



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [PROSPERITY BANCSHARES, INC.](#)

City/State [HOUSTON, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [37,419,778](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

| Peer Group Number | Description |
|----------------------|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

| | |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)

[4295 SAN FELIPE](#)

[HOUSTON, TX 77027](#)

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Summary Ratios

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|------------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000) | 38,003,226 | 35,439,206 | 36,090,525 | 32,676,209 | 24,073,560 |
| Net income (\$000) | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 |
| Number of BHCs in peer group | 132 | 131 | 130 | 128 | 125 |

| | BHC | Peer # 1 | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| Earnings and Profitability: | | | | | | | | | | | | | | | |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 2.58 | 2.67 | 36 | 2.83 | 2.65 | 60 | 2.76 | 2.60 | 61 | 3.15 | 2.77 | 73 | 2.91 | 3.01 | 39 |
| + Non-interest income | 0.38 | 0.96 | 15 | 0.40 | 1.11 | 16 | 0.39 | 1.04 | 16 | 0.41 | 1.21 | 14 | 0.50 | 1.32 | 15 |
| - Overhead expense | 1.28 | 2.17 | 6 | 1.33 | 2.24 | 5 | 1.32 | 2.17 | 6 | 1.52 | 2.57 | 7 | 1.64 | 2.69 | 7 |
| - Provision for credit losses | 0 | 0.09 | 28 | 0 | -0.15 | 78 | 0 | -0.09 | 70 | 0.06 | 0.51 | 4 | 0.02 | 0.15 | 15 |
| + Securities gains (losses) | 0 | 0 | 43 | 0 | 0.01 | 26 | 0 | 0.01 | 23 | 0 | 0.02 | 16 | 0 | 0.01 | 35 |
| + Other tax equivalent adjustments | 0 | 0 | 12 | 0 | 0 | 48 | 0 | 0 | 46 | 0 | 0 | 48 | 0 | 0 | 42 |
| = Pretax net operating income (tax equivalent) | 1.68 | 1.40 | 74 | 1.90 | 1.79 | 62 | 1.83 | 1.66 | 69 | 1.98 | 1.04 | 93 | 1.75 | 1.56 | 68 |
| Net operating income | 1.32 | 1.06 | 81 | 1.49 | 1.36 | 65 | 1.44 | 1.26 | 72 | 1.62 | 0.81 | 95 | 1.38 | 1.19 | 70 |
| Net income | 1.32 | 1.06 | 81 | 1.49 | 1.35 | 65 | 1.44 | 1.26 | 72 | 1.62 | 0.82 | 94 | 1.38 | 1.19 | 70 |
| Net income (Subchapter S adjusted) | | 1.63 | | | 2.16 | | | 1.97 | | | 1.18 | | | 1.17 | |
| Percent of Average Earning Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.01 | 3.12 | 39 | 3.45 | 3.14 | 70 | 3.32 | 3.06 | 65 | 4.05 | 3.55 | 81 | 3.99 | 4.41 | 23 |
| Interest expense | 0.11 | 0.24 | 21 | 0.22 | 0.27 | 45 | 0.17 | 0.25 | 38 | 0.42 | 0.52 | 41 | 0.66 | 1.08 | 19 |
| Net interest income (tax equivalent) | 2.90 | 2.88 | 47 | 3.23 | 2.85 | 74 | 3.14 | 2.80 | 72 | 3.63 | 3.01 | 85 | 3.33 | 3.33 | 44 |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.03 | 0.08 | 41 | 0.14 | 0.13 | 57 | 0.16 | 0.11 | 68 | 0.16 | 0.27 | 44 | 0.03 | 0.21 | 14 |
| Earnings coverage of net loan and lease losses (X) | 131.52 | -9.51 | 85 | 25.43 | 4.52 | 68 | 22.22 | 39.72 | 54 | 20.82 | 22.91 | 65 | 129.47 | 24.40 | 92 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.56 | 1.17 | 83 | 1.57 | 1.39 | 71 | 1.54 | 1.23 | 78 | 1.56 | 1.58 | 55 | 0.47 | 0.83 | 18 |
| Allowance for loan and lease losses / Total loans and leases | 1.56 | 1.15 | 84 | 1.57 | 1.37 | 72 | 1.54 | 1.20 | 80 | 1.56 | 1.55 | 58 | 0.46 | 0.81 | 19 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.12 | 0.41 | 9 | 0.17 | 0.63 | 11 | 0.14 | 0.49 | 11 | 0.29 | 0.71 | 13 | 0.33 | 0.57 | 26 |
| 30–89 days past due loans and leases / Total loans and leases | 0.20 | 0.32 | 42 | 0.22 | 0.27 | 53 | 0.15 | 0.32 | 30 | 0.27 | 0.39 | 41 | 0.43 | 0.43 | 59 |
| Liquidity and Funding | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 4.77 | 3.09 | 62 | 4.15 | -1.82 | 71 | -2.27 | -2.33 | 52 | 2.15 | 3.20 | 50 | 11.09 | 14.45 | 38 |
| Net short-term noncore funding dependence | 3.80 | -1.79 | 73 | 3.02 | -8.21 | 85 | -2.90 | -7.71 | 64 | 1.03 | -4.76 | 70 | 9.67 | 3.38 | 66 |
| Net loans and leases / Total assets | 47.90 | 61.60 | 14 | 52.47 | 59.81 | 21 | 48.43 | 58.67 | 19 | 58.48 | 61.58 | 34 | 58.26 | 63.77 | 25 |
| Capitalization | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 9.58 | 9.08 | 69 | 9.50 | 9.11 | 68 | 9.62 | 8.98 | 69 | 9.67 | 9.13 | 72 | 10.42 | 9.76 | 70 |
| Holding company equity capital / Total assets | 17.43 | 10.04 | 99 | 17.47 | 10.88 | 98 | 16.98 | 10.71 | 99 | 17.99 | 11.16 | 97 | 18.55 | 12.43 | 96 |
| Total equity capital (including minority interest) / Total assets | 17.43 | 10.14 | 99 | 17.47 | 11.01 | 98 | 16.98 | 10.82 | 99 | 17.99 | 11.29 | 97 | 18.55 | 12.57 | 96 |
| Common equity tier 1 capital / Total risk-weighted assets | 15.26 | 11.90 | 87 | 15.26 | 12.69 | 85 | 15.10 | 12.42 | 86 | 13.74 | 12.38 | 77 | 12.30 | 12.17 | 56 |
| Net loans and leases / Equity capital (X) | 2.75 | 6.22 | 4 | 3 | 5.51 | 6 | 2.85 | 5.53 | 3 | 3.25 | 5.58 | 10 | 3.14 | 5.21 | 11 |
| Cash dividends / Net income | 38.07 | 34 | 56 | 34.51 | 25.30 | 70 | 35.48 | 28.27 | 64 | 32.86 | 42.30 | 37 | 38.76 | 33.12 | 58 |
| Cash dividends / Net income (Subchapter S adjusted) | | 69.44 | | | -21.71 | | | 3.14 | | | -0.65 | | | -12.02 | |
| Growth Rates | | | | | | | | | | | | | | | |
| Assets | 3.62 | 7.91 | 46 | 9.49 | 9.29 | 56 | 11.05 | 10.50 | 64 | 5.86 | 16.68 | 19 | 41.82 | 9.26 | 93 |
| Equity capital | 3.35 | -0.29 | 66 | 6.09 | 9.31 | 50 | 4.84 | 7.46 | 51 | 2.68 | 6.99 | 29 | 47.33 | 10.49 | 93 |
| Net loans and leases | -5.40 | 11.87 | 3 | -8.46 | 0.79 | 12 | -8.03 | 3.36 | 9 | 6.25 | 9.07 | 46 | 82.40 | 9.10 | 96 |
| Noncore funding | 4.71 | 10.50 | 53 | 0.26 | -23.76 | 79 | -6.28 | -14.79 | 67 | -45.74 | -12.18 | 10 | 75.04 | 6.59 | 92 |
| Parent Company Ratios | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | 0.43 | 39 | 0 | 0.48 | 41 | 0 | 0.57 | 38 | 0 | 0.77 | 38 | 0 | 1.02 | 36 |
| Long-term debt / Equity capital | 0 | 11.61 | 13 | 0 | 11.05 | 11 | 0 | 10.95 | 12 | 0 | 13.56 | 10 | 2.11 | 13.04 | 33 |
| Equity investment in subsidiaries / Equity capital | 99.77 | 103.92 | 31 | 99.59 | 103.07 | 33 | 99.71 | 103.22 | 35 | 99.58 | 102.81 | 31 | 100.61 | 103.22 | 41 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 170.91 | 116.54 | 72 | 111.70 | 130.64 | 46 | 130.66 | 154.48 | 44 | 196.57 | 147.24 | 76 | 388.87 | 190.27 | 91 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | 1-Year | 5-Year |
| Interest and fees on loans..... | 385,872 | 450,316 | 870,560 | 978,083 | 622,364 | -14.31 | 70.18 |
| Income from lease financing receivables..... | 28 | 26 | 51 | 54 | 57 | 7.69 | -78.13 |
| Fully taxable income on loans and leases..... | 383,425 | 447,015 | 864,450 | 971,403 | 614,827 | -14.23 | 72.07 |
| Tax-exempt income on loans and leases..... | 2,475 | 3,327 | 6,161 | 6,734 | 7,594 | -25.61 | -38.90 |
| Estimated tax benefit on income on loans and leases..... | 721 | 891 | 1,638 | 1,785 | 2,023 | -19.04 | -34.88 |
| Income on loans and leases (tax equivalent)..... | 386,621 | 451,233 | 872,249 | 979,922 | 624,444 | -14.32 | 69.58 |
| Investment interest income (tax equivalent)..... | 119,318 | 82,716 | 176,049 | 167,762 | 210,987 | 44.25 | 11.52 |
| Interest on balances due from depository institutions..... | 1,772 | 690 | 1,555 | 1,202 | 1,634 | 156.81 | 506.85 |
| Interest income on other earning assets..... | 244 | 155 | 373 | 614 | 2,497 | 57.42 | -62.35 |
| Total interest income (tax equivalent)..... | 507,955 | 534,794 | 1,050,226 | 1,149,500 | 839,562 | -5.02 | 51.21 |
| Interest on time deposits of \$250K or more | 1,732 | 3,987 | 8,129 | 16,607 | 11,914 | -56.56 | 0.81 |
| Interest on time deposits < \$250K..... | 2,658 | 6,715 | 8,925 | 31,857 | 25,959 | -60.42 | -54.74 |
| Interest on foreign office deposits | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits | 13,105 | 22,656 | 36,797 | 59,731 | 74,663 | -42.16 | -4.68 |
| Interest on other borrowings and trading liabilities..... | 879 | 323 | 702 | 5,178 | 24,781 | 172.14 | -87.59 |
| Interest on subordinated debt and mandatory convertible securities | 0 | 0 | 0 | 5,498 | 1,000 | | |
| Total interest expense..... | 18,374 | 33,681 | 54,553 | 118,871 | 138,317 | -45.45 | -35.36 |
| Net interest income (tax equivalent)..... | 489,581 | 501,113 | 995,673 | 1,030,629 | 701,245 | -2.30 | 59.21 |
| Non-interest income..... | 72,072 | 71,684 | 141,154 | 133,540 | 120,972 | 0.54 | 34.53 |
| Adjusted operating income (tax equivalent) | 561,653 | 572,797 | 1,136,827 | 1,164,169 | 822,217 | -1.95 | 55.55 |
| Overhead expense..... | 242,333 | 236,297 | 474,944 | 496,400 | 395,560 | 2.55 | 57.78 |
| Provision for credit losses..... | 0 | 0 | 0 | 20,000 | 4,300 | | -100.00 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Other tax equivalent adjustments | -1 | 0 | 0 | 0 | 0 | | |
| Pretax net operating income (tax equivalent)..... | 319,319 | 336,500 | 661,883 | 647,769 | 422,357 | -5.11 | 55.52 |
| Applicable income taxes | 67,587 | 71,358 | 140,357 | 116,130 | 86,656 | -5.28 | 2.06 |
| Tax equivalent adjustments | 916 | 1,222 | 2,229 | 2,735 | 3,149 | -25.04 | -53.95 |
| Applicable income taxes (tax equivalent)..... | 68,503 | 72,580 | 142,586 | 118,865 | 89,805 | -5.62 | 0.43 |
| Minority interest | 0 | 0 | 0 | 0 | 0 | | |
| Net income before discontinued operations, net of minority interest | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 | -4.97 | 82.92 |
| Discontinued operations, net of applicable income taxes..... | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company..... | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 | -4.97 | 82.92 |
| Memoranda | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest..... | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 | -4.97 | 82.92 |
| Investment securities income (tax equivalent)..... | 119,318 | 82,716 | 176,049 | 167,762 | 210,987 | 44.25 | 11.52 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 87 | 0 | 0 | 262 | 991 | | -80.05 |
| Mortgage-backed securities | 117,728 | 80,905 | 172,746 | 162,429 | 204,066 | 45.51 | 15.42 |
| All other securities | 1,503 | 1,811 | 3,303 | 5,071 | 5,930 | -17.03 | -67.08 |
| Cash dividends declared..... | 95,493 | 91,074 | 184,253 | 173,823 | 128,900 | 4.85 | 102.11 |
| Common | 95,493 | 91,074 | 184,253 | 173,823 | 128,900 | 4.85 | 102.11 |
| Preferred..... | 0 | 0 | 0 | 0 | 0 | | |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.67 | 2.90 | 30 | 3.02 | 2.92 | 56 | 2.91 | 2.85 | 51 | 3.52 | 3.27 | 69 | 3.49 | 4 | 19 |
| Less: Interest expense | 0.10 | 0.22 | 17 | 0.19 | 0.25 | 43 | 0.15 | 0.23 | 33 | 0.36 | 0.48 | 37 | 0.57 | 0.98 | 19 |
| Equals: Net interest income (tax equivalent) | 2.58 | 2.67 | 36 | 2.83 | 2.65 | 60 | 2.76 | 2.60 | 61 | 3.15 | 2.77 | 73 | 2.91 | 3.01 | 39 |
| Plus: Non-interest income | 0.38 | 0.96 | 15 | 0.40 | 1.11 | 16 | 0.39 | 1.04 | 16 | 0.41 | 1.21 | 14 | 0.50 | 1.32 | 15 |
| Equals: adjusted operating income (tax equivalent) | 2.96 | 3.67 | 11 | 3.23 | 3.82 | 21 | 3.15 | 3.70 | 22 | 3.56 | 4.04 | 27 | 3.42 | 4.41 | 12 |
| Less: Overhead expense | 1.28 | 2.17 | 6 | 1.33 | 2.24 | 5 | 1.32 | 2.17 | 6 | 1.52 | 2.57 | 7 | 1.64 | 2.69 | 7 |
| Less: Provision for credit losses | 0 | 0.09 | 28 | 0 | -0.15 | 78 | 0 | -0.09 | 70 | 0.06 | 0.51 | 4 | 0.02 | 0.15 | 15 |
| Plus: Realized gains (losses) on held-to-maturities securities | 0 | 0 | 48 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 46 | 0 | 0 | 49 |
| Plus: Realized gains (losses) on available-for-sale securities | 0 | 0 | 44 | 0 | 0.01 | 27 | 0 | 0.01 | 23 | 0 | 0.02 | 17 | 0 | 0.01 | 35 |
| Plus: other tax equivalent adjustments | 0 | 0 | 12 | 0 | 0 | 48 | 0 | 0 | 46 | 0 | 0 | 48 | 0 | 0 | 42 |
| Equals: Pretax net operating income (tax equivalent) | 1.68 | 1.40 | 74 | 1.90 | 1.79 | 62 | 1.83 | 1.66 | 69 | 1.98 | 1.04 | 93 | 1.75 | 1.56 | 68 |
| Less: Applicable income taxes (tax equivalent) | 0.36 | 0.33 | 63 | 0.41 | 0.41 | 58 | 0.40 | 0.38 | 61 | 0.36 | 0.23 | 86 | 0.37 | 0.36 | 51 |
| Less: Minority interest | 0 | 0 | 44 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0 | 42 | 0 | 0 | 36 |
| Equals: Net operating income | 1.32 | 1.06 | 81 | 1.49 | 1.36 | 65 | 1.44 | 1.26 | 72 | 1.62 | 0.81 | 95 | 1.38 | 1.19 | 70 |
| Plus: Net extraordinary items | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Equals: Net income | 1.32 | 1.06 | 81 | 1.49 | 1.35 | 65 | 1.44 | 1.26 | 72 | 1.62 | 0.82 | 94 | 1.38 | 1.19 | 70 |
| Memo: Net income (last four quarters) | 1.35 | 1.12 | 77 | 1.54 | 1.25 | 78 | 1.44 | 1.26 | 72 | 1.62 | 0.82 | 94 | 1.38 | 1.19 | 70 |
| Net income—BHC and noncontrolling (minority) interest | 1.32 | 1.07 | 80 | 1.49 | 1.37 | 65 | 1.44 | 1.27 | 72 | 1.62 | 0.83 | 94 | 1.38 | 1.20 | 70 |
| Margin Analysis | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 88.78 | 92.97 | 7 | 87.53 | 93.15 | 1 | 87.73 | 93.08 | 2 | 86.91 | 92.32 | 3 | 87.41 | 91.05 | 13 |
| Average interest-bearing funds / Average assets | 53.34 | 60.12 | 21 | 54 | 62.32 | 16 | 54 | 61.99 | 18 | 55.66 | 64.06 | 17 | 56.67 | 65.57 | 15 |
| Interest income (tax equivalent) / Average earning assets | 3.01 | 3.12 | 39 | 3.45 | 3.14 | 70 | 3.32 | 3.06 | 65 | 4.05 | 3.55 | 81 | 3.99 | 4.41 | 23 |
| Interest expense / Average earning assets | 0.11 | 0.24 | 21 | 0.22 | 0.27 | 45 | 0.17 | 0.25 | 38 | 0.42 | 0.52 | 41 | 0.66 | 1.08 | 19 |
| Net interest income (tax equivalent) / Average earning assets | 2.90 | 2.88 | 47 | 3.23 | 2.85 | 74 | 3.14 | 2.80 | 72 | 3.63 | 3.01 | 85 | 3.33 | 3.33 | 44 |
| Yield or Cost | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 4.29 | 4.01 | 73 | 4.63 | 4.05 | 80 | 4.56 | 4.01 | 79 | 4.93 | 4.27 | 86 | 5.22 | 5.09 | 64 |
| Interest-bearing bank balances | 0.29 | 0.42 | 15 | 0.14 | 0.11 | 84 | 0.13 | 0.14 | 29 | 0.31 | 0.27 | 65 | 2.63 | 2.04 | 80 |
| Federal funds sold and reverse repos | 0 | 0.58 | 10 | 0.04 | 0.26 | 38 | 0.04 | 0.25 | 35 | 0.04 | 0.68 | 14 | 0.20 | 2.44 | 12 |
| Trading assets | 0 | 0.52 | 26 | 0 | 0.42 | 27 | 0 | 0.45 | 26 | 0 | 0.60 | 23 | 0 | 0.99 | 21 |
| Total earning assets | 3.01 | 3.09 | 42 | 3.44 | 3.11 | 72 | 3.31 | 3.04 | 67 | 4.04 | 3.51 | 82 | 3.97 | 4.36 | 24 |
| Investment securities (tax equivalent) | 1.66 | 1.85 | 30 | 1.63 | 1.80 | 38 | 1.56 | 1.77 | 37 | 2.09 | 2.25 | 32 | 2.35 | 2.76 | 16 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 1.22 | | | | 1.28 | | | 1.14 | | 7.02 | 1.75 | 96 | 5.39 | 2.32 | 96 |
| Mortgage-backed securities | 1.60 | 1.78 | 34 | 1.49 | 1.56 | 45 | 1.47 | 1.57 | 42 | 2.08 | 2.05 | 50 | 2.39 | 2.61 | 19 |
| All other securities | 2.15 | 2.82 | 26 | 2.47 | 2.91 | 35 | 2.38 | 2.81 | 41 | 2.71 | 3.24 | 30 | 2.72 | 4.06 | 12 |
| Interest-bearing deposits | 0.12 | 0.20 | 34 | 0.25 | 0.24 | 59 | 0.20 | 0.21 | 52 | 0.45 | 0.53 | 46 | 0.65 | 1.10 | 17 |
| Time deposits of \$250K or more | 0.30 | 0.50 | 21 | 0.59 | 0.76 | 34 | 0.62 | 0.66 | 45 | 1.22 | 1.42 | 28 | 1.56 | 1.96 | 21 |
| Time deposits < \$250K | 0.37 | 0.44 | 45 | 0.81 | 0.72 | 63 | 0.56 | 0.62 | 48 | 1.73 | 1.36 | 83 | 1.63 | 1.82 | 36 |
| Other domestic deposits | 0.15 | 0.17 | 55 | 0.29 | 0.17 | 81 | 0.23 | 0.15 | 75 | 0.43 | 0.36 | 71 | 0.74 | 0.93 | 38 |
| Foreign deposits | | 0.25 | | | 0.12 | | | 0.14 | | | 0.42 | | | 1.19 | |
| Federal funds purchased and repos | 0.19 | 0.36 | 38 | 0.17 | 0.19 | 66 | 0.17 | 0.17 | 68 | 0.44 | 0.62 | 46 | 1.10 | 1.86 | 30 |
| Other borrowed funds and trading liabilities | 1.60 | 1.24 | 67 | 0 | 1.31 | 3 | 0 | 1.27 | 2 | 0.92 | 1.50 | 23 | 2.20 | 2.38 | 38 |
| All interest-bearing funds | 0.18 | 0.36 | 18 | 0.35 | 0.40 | 46 | 0.28 | 0.37 | 39 | 0.65 | 0.74 | 47 | 1.01 | 1.49 | 23 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

| Dollar Amount in Thousands | 06/30/2022 | | 06/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | | | |
|---|------------|-----------|------------|----------|------------|----------|------------|----------|------------|----------|----------|-------|
| Non-interest Income and Expenses | | | | | | | | | | | | |
| Total non-interest income | | 72,072 | | 71,684 | | 141,154 | | 133,540 | | 120,972 | | |
| Fiduciary activities income | | 5,578 | | 5,113 | | 10,278 | | 9,598 | | 10,227 | | |
| Service charges on deposit accounts - domestic | | 29,475 | | 25,307 | | 54,220 | | 53,689 | | 53,691 | | |
| Trading revenue..... | | 738 | | 595 | | 228 | | -2,715 | | 0 | | |
| Investment banking fees and commissions..... | | 1,809 | | 1,506 | | 3,320 | | 2,504 | | 2,361 | | |
| Insurance activities revenue..... | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Venture capital revenue..... | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Net servicing fees | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Net securitization income | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Net gains (losses) on sales of loans, OREO, other assets..... | | 2,518 | | 7,565 | | 11,189 | | 6,175 | | 3,227 | | |
| Other non-interest income..... | | 31,954 | | 31,598 | | 61,919 | | 64,289 | | 51,466 | | |
| Total overhead expenses | | 242,333 | | 236,297 | | 474,944 | | 496,400 | | 395,560 | | |
| Personnel expense..... | | 159,782 | | 155,648 | | 310,556 | | 309,268 | | 226,348 | | |
| Net occupancy expense..... | | 28,765 | | 29,030 | | 58,572 | | 61,585 | | 44,904 | | |
| Goodwill impairment losses | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Amortization expenses and impairment loss (other intangible assets)..... | | 5,201 | | 5,818 | | 11,551 | | 13,169 | | 6,537 | | |
| Other operating expenses..... | | 48,585 | | 45,801 | | 94,265 | | 112,378 | | 117,771 | | |
| Fee income on mutual funds and annuities..... | | 1,809 | | 1,506 | | 3,320 | | 2,504 | | 2,361 | | |
| Memoranda | | | | | | | | | | | | |
| Assets under management in proprietary mutual funds and annuities | | 0 | | 0 | | 0 | | 0 | | 0 | | |
| Number of equivalent employees | | 3,576 | | 3,724 | | 3,704 | | 3,756 | | 3,901 | | |
| Average personnel expense per employee..... | | 44.68 | | 41.80 | | 83.84 | | 82.34 | | 58.02 | | |
| Average assets per employee..... | | 10,627.30 | | 9,516.44 | | 9,743.66 | | 8,699.74 | | 6,171.13 | | |
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| Analysis Ratios | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | | 2.51 | 2.35 | 60 | 2.10 | 2.15 | 53 | 2.35 | 2.17 | 54 | 1.88 | 2.02 |
| Overhead expenses / Net Interest Income + non-interest income | | 43.22 | 59.40 | 9 | 41.34 | 59.03 | 7 | 41.86 | 59.28 | 8 | 42.74 | 62.28 |
| Percent of Average Assets | | | | | | | | | | | | |
| Total overhead expense | | 1.28 | 2.17 | 6 | 1.33 | 2.24 | 5 | 1.32 | 2.17 | 6 | 1.52 | 2.57 |
| Personnel expense..... | | 0.84 | 1.20 | 13 | 0.88 | 1.25 | 14 | 0.86 | 1.21 | 14 | 0.95 | 1.30 |
| Net occupancy expense..... | | 0.15 | 0.22 | 17 | 0.16 | 0.24 | 15 | 0.16 | 0.23 | 19 | 0.19 | 0.26 |
| Other operating expenses..... | | 0.28 | 0.72 | 1 | 0.29 | 0.73 | 2 | 0.29 | 0.72 | 1 | 0.38 | 0.94 |
| Overhead less non-interest income | | 0.90 | 1.19 | 23 | 0.93 | 1.10 | 32 | 0.92 | 1.10 | 32 | 1.11 | 1.25 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | | | | | | | | |
| Total overhead expense | | 43.15 | 58.92 | 10 | 41.25 | 58.45 | 7 | 41.78 | 58.83 | 8 | 42.64 | 61.82 |
| Personnel expense..... | | 28.45 | 32.65 | 25 | 27.17 | 33.10 | 22 | 27.32 | 32.93 | 22 | 26.57 | 32.36 |
| Net occupancy expense..... | | 5.12 | 6.14 | 30 | 5.07 | 6.33 | 29 | 5.15 | 6.23 | 31 | 5.29 | 6.58 |
| Other operating expenses..... | | 9.58 | 19.36 | 1 | 9.01 | 18.60 | 0 | 9.31 | 19.18 | 1 | 10.78 | 22.28 |
| Total non-interest income | | 12.83 | 25.40 | 18 | 12.51 | 28.18 | 15 | 12.42 | 27.67 | 13 | 11.47 | 28.83 |
| Fiduciary activities income | | 0.99 | 2.23 | 40 | 0.89 | 2.24 | 38 | 0.90 | 2.20 | 41 | 0.82 | 2.09 |
| Service charges on domestic deposit accounts | | 5.25 | 3.45 | 78 | 4.42 | 3.19 | 74 | 4.77 | 3.27 | 76 | 4.61 | 3.27 |
| Trading revenue..... | | 0.13 | 0.45 | 61 | 0.10 | 0.72 | 51 | 0.02 | 0.62 | 50 | -0.23 | 1.28 |
| Investment banking fees and commissions..... | | 0.32 | 2.25 | 26 | 0.26 | 2.52 | 21 | 0.29 | 2.58 | 24 | 0.22 | 2.46 |
| Insurance activities revenue..... | | 0 | 0.36 | 13 | 0 | 0.37 | 11 | 0 | 0.36 | 11 | 0 | 0.41 |
| Venture capital revenue..... | | 0 | 0.01 | 46 | 0 | 0.02 | 44 | 0 | 0.04 | 44 | 0 | 0.01 |
| Net servicing fees | | 0 | 1.38 | 12 | 0 | 0.55 | 15 | 0 | 0.60 | 14 | 0 | 0.01 |
| Net securitization income | | 0 | 0 | 47 | 0 | 0.01 | 44 | 0 | 0.01 | 44 | 0 | 0.01 |
| Net gain (loss) - sales of loans, OREO, and other assets | | 0.45 | 1.51 | 32 | 1.32 | 3.83 | 37 | 0.98 | 3.30 | 32 | 0.53 | 3.92 |
| Other non-interest income..... | | 5.69 | 9.09 | 31 | 5.52 | 9.26 | 28 | 5.45 | 9.27 | 27 | 5.52 | 9.65 |
| Overhead less non-interest income | | 30.31 | 32.73 | 35 | 28.74 | 29.94 | 40 | 29.36 | 30.52 | 38 | 31.17 | 31.93 |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | | 21.17 | 21.22 | 49 | 21.21 | 21.54 | 41 | 21.21 | 21.18 | 47 | 17.93 | 18.63 |
| Applicable income tax + TE / Pretax net operating income + TE | | 21.45 | 23.38 | 24 | 21.57 | 23.10 | 25 | 21.54 | 22.67 | 30 | 18.35 | 21.18 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

| | Dollar Amount in Thousands | | | | | | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | 1-Year | 5-Year |
| Real estate loans | 13,991,429 | 13,398,062 | 13,662,133 | 13,204,193 | 13,503,422 | 4.43 | 76.82 | |
| Commercial and industrial loans | 2,269,149 | 2,921,583 | 2,376,557 | 3,255,133 | 2,778,856 | -22.33 | 89.17 | |
| Loans to individuals | 116,566 | 115,718 | 112,545 | 131,058 | 164,172 | 0.73 | -3.70 | |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Agricultural loans | 191,645 | 189,752 | 177,995 | 170,421 | 185,297 | 1.00 | -1.94 | |
| Other loans and leases | 1,640,055 | 2,626,670 | 2,286,914 | 3,486,139 | 2,213,598 | -37.56 | 276.71 | |
| Less: Unearned income | 0 | 0 | 0 | 0 | 0 | | | |
| Loans and leases, net of unearned income | 18,208,844 | 19,251,785 | 18,616,144 | 20,246,944 | 18,845,345 | -5.42 | 84.60 | |
| Less: Allowance for loan and lease losses | 283,959 | 302,884 | 286,380 | 316,068 | 87,469 | -6.25 | 238.92 | |
| Net loans and leases | 17,924,885 | 18,948,901 | 18,329,764 | 19,930,876 | 18,757,876 | -5.40 | 83.28 | |
| Debt securities that reprice or mature in over 1 year | 14,723,371 | 11,772,773 | 12,695,797 | 8,375,554 | 8,315,203 | 25.06 | 58.27 | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | 0 | -100.00 | |
| Subtotal | 32,648,256 | 30,721,674 | 31,025,561 | 28,306,430 | 27,073,079 | 6.27 | 70.97 | |
| Interest-bearing bank balances | 149,317 | 389,242 | 2,257,171 | 1,012,828 | 40,506 | -61.64 | 128.93 | |
| Federal funds sold and reverse repos | 201 | 281 | 241 | 553 | 519 | -28.47 | -73.45 | |
| Debt securities that reprice or mature within 1 year | 188,942 | 145,918 | 123,104 | 167,266 | 254,852 | 29.49 | -29.20 | |
| Trading assets | 315 | 630 | 254 | 0 | 309 | -50.00 | 69.35 | |
| Total earning assets | 32,987,031 | 31,257,745 | 33,406,331 | 29,487,077 | 27,369,265 | 5.53 | 69.79 | |
| Non-interest-bearing cash and due from depository institutions | 249,111 | 671,022 | 291,696 | 331,454 | 534,590 | -62.88 | -3.55 | |
| Premises, fixed assets, and leases | 379,431 | 375,633 | 367,770 | 378,698 | 379,626 | 1.01 | 48.72 | |
| Other real estate owned | 1,555 | 144 | 622 | 10,593 | 6,935 | 979.86 | -89.95 | |
| Investment in unconsolidated subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Intangible and other assets | 3,802,650 | 3,806,510 | 3,780,422 | 3,873,346 | 3,904,921 | -0.10 | 62.24 | |
| Total assets | 37,419,778 | 36,111,054 | 37,846,841 | 34,081,168 | 32,195,337 | 3.62 | 67.79 | |
| Quarterly average assets | 37,856,025 | 36,207,094 | 37,062,496 | 33,761,760 | 28,990,935 | 4.55 | 68.59 | |
| Average loans and leases (YTD) | 18,023,173 | 19,492,637 | 19,137,041 | 19,859,428 | 11,959,562 | -7.54 | 85.21 | |
| Memoranda | | | | | | | | |
| Loans held-for-sale | 3,350 | 9,080 | 7,274 | 46,777 | 80,959 | -63.11 | -87.16 | |
| Loans not held-for-sale | 18,205,494 | 19,242,705 | 18,608,870 | 20,200,167 | 18,764,386 | -5.39 | 85.05 | |
| Real estate loans secured by 1–4 family | 6,088,925 | 5,169,020 | 5,668,708 | 4,757,538 | 4,387,412 | 17.80 | 124.18 | |
| Commercial real estate loans | 7,428,189 | 7,828,659 | 7,551,082 | 8,035,724 | 8,620,452 | -5.12 | 58.29 | |
| Construction and land development | 2,460,526 | 2,147,475 | 2,299,714 | 1,956,961 | 2,064,167 | 14.58 | 77.84 | |
| Multifamily | 394,158 | 776,190 | 544,403 | 1,156,721 | 1,396,071 | -49.22 | 156.24 | |
| Nonfarm nonresidential | 4,573,505 | 4,904,994 | 4,706,965 | 4,922,042 | 5,160,214 | -6.76 | 44.94 | |
| Real estate loans secured by farmland | 474,315 | 400,383 | 442,343 | 410,931 | 495,558 | 18.47 | -5.85 | |
| Total investment securities | 14,912,313 | 11,918,691 | 12,818,901 | 8,542,820 | 8,570,055 | 25.12 | 55.63 | |
| U.S. Treasury securities | 0 | 0 | 0 | 0 | 0 | 0 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | 13,933 | 0 | -100.00 | |
| Municipal securities | 131,638 | 148,831 | 132,620 | 166,175 | 238,817 | -11.55 | -63.24 | |
| Mortgage-backed securities | 14,768,675 | 11,769,860 | 12,686,281 | 8,376,645 | 8,317,305 | 25.48 | 60.89 | |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 12,000 | 0 | 0 | 0 | 0 | 0 | | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | 0 | -100.00 | |
| Available-for-sale securities | 509,717 | 611,890 | 514,933 | 651,514 | 287,663 | -16.70 | 101.37 | |
| U.S. Treasury securities | 0 | 0 | 0 | 0 | 0 | 0 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | 0 | 0 | -100.00 | |
| Municipal securities | 0 | 0 | 0 | 0 | 470 | 0 | -100.00 | |
| Mortgage-backed securities | 509,717 | 611,890 | 514,933 | 651,514 | 287,193 | -16.70 | 113.59 | |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | 0 | -100.00 | |
| Held-to-maturity securities appreciation (depreciation) | -1,403,402 | 92,434 | -52,754 | 147,837 | 21,459 | | | |
| Available-for-sale securities appreciation (depreciation) | 1,517 | 1,395 | 2,290 | 974 | 762 | 8.75 | -47.18 | |
| Structured notes, fair value | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Pledged securities | 7,473,242 | 6,616,812 | 6,974,950 | 6,108,033 | 5,932,144 | 12.94 | 48.14 | |

Liabilities and Changes in Capital

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Demand deposits | 11,112,616 | 10,171,870 | 10,788,002 | 9,191,038 | 7,799,411 | 9.25 | 104.86 |
| NOW, ATS and transaction accounts | 4,760,217 | 4,403,061 | 4,924,075 | 4,353,348 | 5,059,273 | 8.11 | 61.55 |
| Time deposits less brokered deposits < \$250K | 1,382,352 | 1,580,466 | 1,470,472 | 1,721,238 | 1,895,047 | -12.54 | -17.43 |
| MMDA and other savings accounts | 11,576,089 | 11,648,840 | 12,397,648 | 10,789,663 | 7,911,326 | -0.62 | 79.52 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | 0 | |
| Core deposits | 28,831,274 | 27,804,237 | 29,580,197 | 26,055,287 | 22,665,057 | 3.69 | 74.80 |
| Time deposits of \$250K or more | 1,114,406 | 1,377,844 | 1,228,980 | 1,324,566 | 1,518,123 | -19.12 | 110.35 |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 481,785 | 433,069 | 448,099 | 389,583 | 377,294 | 11.25 | 39.11 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings w/remaining maturity of 1 year or less | 300,000 | 0 | 0 | 8,320 | 1,307,695 | -70.88 | |
| Other borrowings w/remaining maturity over 1 year | 0 | 0 | 0 | 48,195 | 50,518 | -100.00 | |
| Brokered deposits < \$250K | 0 | 0 | 0 | 18,730 | 44,259 | -100.00 | |
| Noncore funding | 1,896,191 | 1,810,913 | 1,677,079 | 1,789,394 | 3,297,889 | 4.71 | -4.52 |
| Trading liabilities | 37 | 35 | 18 | 0 | 83 | 5.71 | -80.11 |
| Subordinated notes and debentures + trust preferred securities | 0 | 0 | 0 | 0 | 125,804 | | |
| Other liabilities | 170,449 | 185,532 | 162,311 | 105,818 | 135,669 | -8.13 | 99.26 |
| Total liabilities | 30,897,951 | 29,800,717 | 31,419,605 | 27,950,499 | 26,224,502 | 3.68 | 66.43 |
| Equity Capital | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 91,196 | 92,935 | 92,170 | 92,571 | 94,746 | -1.87 | 31.24 |
| Common surplus | 3,535,877 | 3,640,266 | 3,595,024 | 3,634,140 | 3,734,519 | -2.87 | 74.04 |
| Retained earnings | 2,893,556 | 2,576,035 | 2,738,233 | 2,403,189 | 2,140,968 | 12.33 | 77.18 |
| Accumulated other comprehensive income | 1,198 | 1,101 | 1,809 | 769 | 602 | 8.81 | -35.80 |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | | |
| Total holding company equity capital | 6,521,827 | 6,310,337 | 6,427,236 | 6,130,669 | 5,970,835 | 3.35 | 74.56 |
| Noncontrolling (minority) interest in subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Total equity capital, including minority interest | 6,521,827 | 6,310,337 | 6,427,236 | 6,130,669 | 5,970,835 | 3.35 | 74.56 |
| Total liabilities and capital | 37,419,778 | 36,111,054 | 37,846,841 | 34,081,168 | 32,195,337 | 3.62 | 67.79 |
| Memoranda | | | | | | | |
| Non-interest-bearing deposits | 11,112,616 | 10,171,870 | 10,788,002 | 9,191,038 | 7,799,411 | 9.25 | 104.86 |
| Interest-bearing deposits | 18,833,064 | 19,010,211 | 20,021,175 | 18,207,545 | 16,428,028 | -0.93 | 61.34 |
| Total deposits | 29,945,680 | 29,182,081 | 30,809,177 | 27,398,583 | 24,227,439 | 2.62 | 75.15 |
| Long-term debt that reprices within 1 year | 0 | 0 | 0 | 0 | 0 | | |
| Changes in Holding Company Equity Capital | | | | | | | |
| Equity capital, previous year-end as amended | 6,427,236 | 6,130,669 | 6,130,669 | 5,970,835 | 4,052,824 | | |
| Accounting restatements | 0 | 0 | 0 | -105,181 | 0 | | |
| Net income | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | 0 | | |
| Net sale of new common stock | -65,721 | 0 | -52,089 | -115,160 | -94,484 | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Less: Purchase of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 12,217 | 1,797,944 | | |
| Less: Dividends declared | 95,493 | 91,074 | 184,253 | 173,823 | 128,900 | | |
| Change in other comprehensive income | -611 | 332 | 1,040 | 167 | 293 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 5,600 | 6,490 | 12,572 | 12,710 | 10,606 | | |
| Holding company equity capital, ending balance | 6,521,827 | 6,310,337 | 6,427,236 | 6,130,669 | 5,970,835 | | |

Percent Composition of Assets

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Real estate loans | 37.39 | 38.78 | 42 | 37.10 | 36.32 | 48 | 36.10 | 36.25 | 46 | 38.74 | 36.22 | 48 | 41.94 | 37.78 | 48 |
| Commercial and industrial loans | 6.06 | 11.05 | 21 | 8.09 | 12.25 | 25 | 6.28 | 10.76 | 25 | 9.55 | 13.52 | 27 | 8.63 | 12.02 | 33 |
| Loans to individuals | 0.31 | 3.52 | 24 | 0.32 | 3.48 | 21 | 0.30 | 3.36 | 23 | 0.38 | 3.40 | 24 | 0.51 | 4.20 | 24 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.02 | 33 | 0 | 0.01 | 32 | 0 | 0.02 | 34 | 0 | 0.03 | 31 | 0 | 0.04 | 29 |
| Agricultural loans..... | 0.51 | 0.19 | 83 | 0.53 | 0.21 | 83 | 0.47 | 0.18 | 83 | 0.50 | 0.19 | 82 | 0.58 | 0.24 | 82 |
| Other loans and leases..... | 4.38 | 4.45 | 57 | 7.27 | 4.22 | 75 | 6.04 | 4.47 | 68 | 10.23 | 4.63 | 86 | 6.88 | 5.01 | 68 |
| Net loans and leases..... | 47.90 | 61.60 | 14 | 52.47 | 59.81 | 21 | 48.43 | 58.67 | 19 | 58.48 | 61.58 | 34 | 58.26 | 63.77 | 25 |
| Debt securities over 1 year..... | 39.35 | 19.46 | 96 | 32.60 | 17.61 | 93 | 33.55 | 19.46 | 91 | 24.58 | 15.55 | 87 | 25.83 | 14.60 | 90 |
| Mutual funds and equity securities | 0 | 0.05 | 12 | 0 | 0.06 | 14 | 0 | 0.06 | 13 | 0 | 0.05 | 13 | 0 | 0.06 | 13 |
| Subtotal | 87.25 | 82.34 | 69 | 85.08 | 78.32 | 79 | 81.98 | 79.22 | 54 | 83.06 | 78.16 | 65 | 84.09 | 79.65 | 53 |
| Interest-bearing bank balances | 0.40 | 4.59 | 3 | 1.08 | 9.11 | 2 | 5.96 | 8.50 | 41 | 2.97 | 7.51 | 20 | 0.13 | 3.06 | 0 |
| Federal funds sold and reverse repos | 0 | 0.58 | 54 | 0 | 0.52 | 59 | 0 | 0.54 | 59 | 0 | 0.82 | 58 | 0 | 1.57 | 57 |
| Debt securities 1 year or less | 0.50 | 1.68 | 27 | 0.40 | 1.53 | 24 | 0.33 | 1.56 | 22 | 0.49 | 1.68 | 23 | 0.79 | 1.91 | 39 |
| Trading assets | 0 | 0.55 | 42 | 0 | 0.60 | 38 | 0 | 0.49 | 40 | 0 | 1.01 | 17 | 0 | 1.19 | 30 |
| Total earning assets..... | 88.15 | 90.95 | 15 | 86.56 | 91.43 | 6 | 88.27 | 91.77 | 11 | 86.52 | 91.05 | 7 | 85.01 | 89.53 | 10 |
| Non-interest cash and due from depository institutions..... | 0.67 | 1.01 | 24 | 1.86 | 1.01 | 93 | 0.77 | 0.82 | 46 | 0.97 | 1.07 | 40 | 1.66 | 1.14 | 85 |
| Other real estate owned..... | 0 | 0.01 | 48 | 0 | 0.02 | 17 | 0 | 0.01 | 33 | 0.03 | 0.02 | 72 | 0.02 | 0.03 | 53 |
| All other assets..... | 11.18 | 7.97 | 87 | 11.58 | 7.50 | 91 | 10.96 | 7.35 | 90 | 12.51 | 7.82 | 92 | 13.33 | 9.27 | 88 |
| Memoranda | | | | | | | | | | | | | | | |
| Short-term investments | 0.90 | 7.68 | 2 | 1.48 | 12.01 | 3 | 6.29 | 11.47 | 32 | 3.46 | 11.17 | 15 | 0.92 | 7.63 | 6 |
| U.S. Treasury securities..... | 0 | 1.96 | 7 | 0 | 1.08 | 12 | 0 | 1.47 | 10 | 0 | 0.84 | 17 | 0 | 1.03 | 11 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0.84 | 11 | 0 | 0.77 | 10 | 0 | 0.82 | 11 | 0 | 0.63 | 11 | 0.04 | 0.54 | 34 |
| Municipal securities | 0.35 | 1.75 | 36 | 0.41 | 1.72 | 34 | 0.35 | 1.73 | 33 | 0.49 | 1.69 | 37 | 0.74 | 1.34 | 51 |
| Mortgage-backed securities | 39.47 | 13.68 | 98 | 32.59 | 12.97 | 96 | 33.52 | 14.14 | 96 | 24.58 | 11.75 | 93 | 25.83 | 11.44 | 95 |
| Asset-backed securities | 0 | 0.68 | 21 | 0 | 0.38 | 26 | 0 | 0.50 | 24 | 0 | 0.32 | 24 | 0 | 0.28 | 25 |
| Other debt securities | 0.03 | 0.52 | 35 | 0 | 0.52 | 8 | 0 | 0.53 | 8 | 0 | 0.42 | 10 | 0 | 0.39 | 9 |
| Loans held-for-sale..... | 0.01 | 0.35 | 23 | 0.03 | 0.42 | 28 | 0.02 | 0.55 | 26 | 0.14 | 0.52 | 34 | 0.25 | 0.39 | 53 |
| Loans held for investment | 48.65 | 61.41 | 15 | 53.29 | 59.85 | 25 | 49.17 | 58.06 | 21 | 59.27 | 61.72 | 35 | 58.28 | 63.50 | 26 |
| Real estate loans secured by 1–4 family | 16.27 | 12.26 | 73 | 14.31 | 11.69 | 63 | 14.98 | 11.46 | 70 | 13.96 | 11.91 | 60 | 13.63 | 13.29 | 53 |
| Revolving | 0.36 | 1.49 | 24 | 0.35 | 1.45 | 25 | 0.33 | 1.42 | 25 | 0.44 | 1.66 | 27 | 0.43 | 2.07 | 26 |
| Closed-end, secured by first liens | 15.79 | 10.40 | 78 | 13.77 | 9.84 | 71 | 14.50 | 9.67 | 77 | 13.25 | 9.81 | 68 | 12.76 | 10.69 | 65 |
| Closed-end, secured by junior liens | 0.12 | 0.18 | 55 | 0.19 | 0.20 | 64 | 0.14 | 0.17 | 60 | 0.27 | 0.22 | 73 | 0.43 | 0.28 | 76 |
| Commercial real estate loans | 19.85 | 24.34 | 40 | 21.68 | 22.48 | 47 | 19.95 | 22.69 | 41 | 23.58 | 22.22 | 48 | 26.78 | 22.23 | 54 |
| Construction and land development | 6.58 | 3.75 | 79 | 5.95 | 3.35 | 81 | 6.08 | 3.34 | 81 | 5.74 | 3.40 | 79 | 6.41 | 3.44 | 80 |
| Multifamily | 1.05 | 3.69 | 22 | 2.15 | 3.31 | 43 | 1.44 | 3.57 | 29 | 3.39 | 3.12 | 64 | 4.34 | 3.01 | 75 |
| Nonfarm nonresidential | 12.22 | 15.50 | 38 | 13.58 | 14.81 | 44 | 12.44 | 14.57 | 42 | 14.44 | 14.72 | 46 | 16.03 | 14.69 | 55 |
| Real estate loans secured by farmland | 1.27 | 0.35 | 84 | 1.11 | 0.34 | 84 | 1.17 | 0.30 | 88 | 1.21 | 0.33 | 85 | 1.54 | 0.36 | 86 |

Loan Mix and Analysis of Concentrations of Credit

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| | 76.84 | 62.08 | 75 | 69.59 | 59.66 | 62 | 73.39 | 61.05 | 66 | 65.22 | 57.15 | 60 | 71.65 | 57.46 | 68 |
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | | | | | | | |
| Real estate loans | 33.44 | 20.31 | 86 | 26.85 | 19.82 | 69 | 30.45 | 19.86 | 82 | 23.50 | 19.43 | 62 | 23.28 | 20.75 | 58 |
| Real estate loans secured by 1–4 family..... | 0.74 | 2.40 | 24 | 0.67 | 2.42 | 23 | 0.68 | 2.43 | 23 | 0.73 | 2.64 | 24 | 0.74 | 3.15 | 25 |
| Revolving | 32.70 | 17.67 | 87 | 26.18 | 17.22 | 78 | 29.77 | 17.24 | 83 | 22.76 | 16.59 | 74 | 22.55 | 17.39 | 72 |
| Closed-end..... | 40.79 | 38.23 | 50 | 40.66 | 36.54 | 53 | 40.56 | 37.86 | 51 | 39.69 | 34.63 | 56 | 45.74 | 33.52 | 67 |
| Construction and land development..... | 13.51 | 5.97 | 89 | 11.15 | 5.50 | 85 | 12.35 | 5.65 | 85 | 9.67 | 5.26 | 79 | 10.95 | 5.09 | 87 |
| 1–4 family..... | 5.05 | 1.34 | 94 | 3.30 | 1.11 | 90 | 3.93 | 1.18 | 90 | 2.89 | 0.93 | 89 | 3.43 | 0.94 | 93 |
| Other..... | 8.46 | 4.56 | 84 | 7.86 | 4.33 | 85 | 8.42 | 4.40 | 84 | 6.77 | 4.19 | 78 | 7.53 | 4.02 | 82 |
| Multifamily..... | 2.16 | 5.72 | 23 | 4.03 | 5.34 | 46 | 2.92 | 5.78 | 32 | 5.71 | 4.96 | 65 | 7.41 | 4.69 | 78 |
| Nonfarm nonresidential | 25.12 | 24.64 | 49 | 25.48 | 24.14 | 47 | 25.28 | 24.56 | 48 | 24.31 | 22.93 | 48 | 27.38 | 22.15 | 61 |
| Owner-occupied..... | 9.02 | 8.28 | 56 | 8.87 | 8.14 | 56 | 9.06 | 8.29 | 56 | 8.73 | 7.68 | 58 | 10.11 | 7.72 | 64 |
| Other..... | 16.09 | 16.13 | 50 | 16.61 | 15.71 | 55 | 16.22 | 15.94 | 51 | 15.58 | 14.95 | 52 | 17.27 | 14.34 | 61 |
| Real estate loans secured by farmland..... | 2.60 | 0.59 | 89 | 2.08 | 0.59 | 86 | 2.38 | 0.54 | 89 | 2.03 | 0.54 | 85 | 2.63 | 0.55 | 88 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.05 | 33 | 0 | 0.03 | 32 | 0 | 0.04 | 34 | 0 | 0.06 | 31 | 0 | 0.11 | 29 |
| Commercial and industrial loans | 12.46 | 18.46 | 30 | 15.18 | 20.98 | 29 | 12.77 | 18.86 | 30 | 16.08 | 22.17 | 26 | 14.75 | 19.53 | 37 |
| Loans to individuals | 0.64 | 6.27 | 24 | 0.60 | 6.28 | 21 | 0.60 | 6.24 | 24 | 0.65 | 6.13 | 23 | 0.87 | 7.13 | 22 |
| Credit card loans | 0.09 | 0.53 | 60 | 0.07 | 0.51 | 59 | 0.08 | 0.53 | 59 | 0.07 | 0.65 | 59 | 0.08 | 0.81 | 55 |
| Agricultural loans..... | 1.05 | 0.32 | 86 | 0.99 | 0.37 | 84 | 0.96 | 0.34 | 86 | 0.84 | 0.32 | 84 | 0.98 | 0.37 | 82 |
| Other loans and leases..... | 9.01 | 8.30 | 61 | 13.64 | 8.03 | 75 | 12.28 | 8.75 | 70 | 17.22 | 9.09 | 79 | 11.75 | 9.85 | 66 |
| Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Real estate loans | 396.57 | 407.54 | 44 | 402.73 | 383.17 | 50 | 398.18 | 391.81 | 46 | 418.39 | 381.27 | 49 | 488.27 | 391.26 | 65 |
| Real estate loans secured by 1–4 family..... | 172.58 | 130.40 | 75 | 155.37 | 124.52 | 67 | 165.21 | 126.06 | 73 | 150.75 | 125.03 | 62 | 158.64 | 138.18 | 61 |
| Revolving | 3.81 | 15.55 | 24 | 3.85 | 15.53 | 25 | 3.67 | 15.44 | 24 | 4.71 | 17.42 | 26 | 5.01 | 21.26 | 25 |
| Closed-end..... | 168.77 | 113.22 | 81 | 151.52 | 107.53 | 76 | 161.54 | 108.85 | 80 | 146.04 | 106.14 | 71 | 153.63 | 115.20 | 73 |
| Commercial real estate loans | 210.54 | 254.23 | 39 | 235.32 | 238.21 | 47 | 220.08 | 245.88 | 40 | 254.62 | 234.65 | 50 | 311.71 | 229.44 | 65 |
| Construction and land development..... | 69.74 | 38.88 | 81 | 64.55 | 35.52 | 80 | 67.03 | 35.95 | 83 | 62.01 | 35.62 | 78 | 74.64 | 34.95 | 84 |
| 1–4 family..... | 26.05 | 8.60 | 90 | 19.08 | 7.06 | 87 | 21.34 | 7.42 | 88 | 18.55 | 6.34 | 88 | 23.35 | 6.61 | 90 |
| Other..... | 43.69 | 29.76 | 71 | 45.47 | 28.07 | 75 | 45.69 | 28.11 | 75 | 43.46 | 28.16 | 72 | 51.29 | 27.32 | 83 |
| Multifamily..... | 11.17 | 39.14 | 21 | 23.33 | 34.78 | 42 | 15.87 | 38.66 | 30 | 36.65 | 32.74 | 67 | 50.48 | 31.04 | 82 |
| Nonfarm nonresidential | 129.63 | 162.28 | 37 | 147.44 | 157.17 | 45 | 137.18 | 158.05 | 41 | 155.96 | 155.06 | 50 | 186.59 | 152.10 | 58 |
| Owner-occupied..... | 46.57 | 54.20 | 45 | 51.31 | 52.65 | 52 | 49.18 | 52.99 | 50 | 55.99 | 52.37 | 55 | 68.89 | 53.07 | 66 |
| Other..... | 83.06 | 106.54 | 37 | 96.12 | 102.08 | 47 | 88.01 | 102.54 | 39 | 99.97 | 100.54 | 50 | 117.69 | 97.41 | 61 |
| Real estate loans secured by farmland..... | 13.44 | 3.62 | 87 | 12.04 | 3.59 | 86 | 12.89 | 3.22 | 88 | 13.02 | 3.44 | 86 | 17.92 | 3.60 | 89 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.27 | 32 | 0 | 0.18 | 32 | 0 | 0.21 | 34 | 0 | 0.28 | 31 | 0 | 0.44 | 29 |
| Commercial and industrial loans | 64.32 | 115.10 | 25 | 87.82 | 127.07 | 32 | 69.26 | 114.45 | 28 | 103.14 | 139.91 | 32 | 100.48 | 122.02 | 42 |
| Loans to individuals | 3.30 | 35.52 | 23 | 3.48 | 35.29 | 22 | 3.28 | 34.55 | 23 | 4.15 | 37.47 | 24 | 5.94 | 43.51 | 25 |
| Credit card loans | 0.46 | 2.76 | 59 | 0.43 | 2.61 | 60 | 0.45 | 2.77 | 60 | 0.44 | 3.30 | 59 | 0.52 | 4.34 | 56 |
| Agricultural loans..... | 5.43 | 1.81 | 84 | 5.70 | 2.01 | 83 | 5.19 | 1.86 | 84 | 5.40 | 1.88 | 82 | 6.70 | 2.18 | 83 |
| Other loans and leases..... | 46.49 | 50.19 | 57 | 78.95 | 46.75 | 76 | 66.65 | 51.06 | 70 | 110.46 | 49.54 | 83 | 80.04 | 52.44 | 74 |
| Supplemental | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.75 | 30.64 | 53 | 32.70 | 28.84 | 56 | 32.43 | 30.07 | 54 | 31.82 | 27.32 | 56 | 36.14 | 26.45 | 73 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 169.02 | 203.71 | 40 | 189.26 | 187.37 | 51 | 175.96 | 195.33 | 46 | 204.16 | 183.76 | 53 | 246.28 | 178.57 | 68 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 215.59 | 261.50 | 40 | 240.57 | 244.59 | 45 | 225.13 | 252.85 | 40 | 260.14 | 240.85 | 50 | 315.17 | 236.10 | 66 |

Liquidity and Funding

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Short-term investments | 0.90 | 7.68 | 2 | 1.48 | 12.01 | 3 | 6.29 | 11.47 | 32 | 3.46 | 11.17 | 15 | 0.92 | 7.63 | 6 |
| Liquid assets | 40.53 | 25.39 | 86 | 35.53 | 28.17 | 72 | 40.26 | 29.03 | 79 | 28.52 | 26.22 | 61 | 27.67 | 22.44 | 74 |
| Investment securities | 39.85 | 21.68 | 94 | 33.01 | 19.64 | 90 | 33.87 | 21.63 | 87 | 25.07 | 17.85 | 79 | 26.62 | 16.99 | 86 |
| Net loans and leases | 47.90 | 61.60 | 14 | 52.47 | 59.81 | 21 | 48.43 | 58.67 | 19 | 58.48 | 61.58 | 34 | 58.26 | 63.77 | 25 |
| Net loans, leases and standby letters of credit | 48.14 | 62.44 | 12 | 52.72 | 60.62 | 21 | 48.70 | 59.49 | 18 | 58.79 | 62.48 | 32 | 58.66 | 64.84 | 24 |
| Core deposits | 77.05 | 75.64 | 42 | 77 | 74.75 | 43 | 78.16 | 75.71 | 45 | 76.45 | 70.67 | 56 | 70.40 | 63.09 | 58 |
| Noncore funding | 5.07 | 10.86 | 33 | 5.01 | 10.89 | 29 | 4.43 | 10.30 | 28 | 5.25 | 14.13 | 20 | 10.24 | 19.36 | 27 |
| Time deposits of \$250K or more | 2.98 | 1.54 | 83 | 3.82 | 1.81 | 87 | 3.25 | 1.58 | 86 | 3.89 | 2.11 | 82 | 4.72 | 2.94 | 80 |
| Foreign deposits | 0 | 0.34 | 39 | 0 | 0.35 | 39 | 0 | 0.34 | 39 | 0 | 0.36 | 39 | 0 | 0.43 | 38 |
| Federal funds purchased and repos | 1.29 | 1.20 | 66 | 1.20 | 1.20 | 65 | 1.18 | 1.23 | 66 | 1.14 | 1.47 | 58 | 1.17 | 1.94 | 54 |
| Secured federal funds purchased | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 |
| Net federal funds purchased (sold) | 1.29 | 0.50 | 75 | 1.20 | 0.52 | 75 | 1.18 | 0.54 | 75 | 1.14 | 0.54 | 70 | 1.17 | 0.48 | 68 |
| Commercial paper | 0 | 0.02 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 44 | 0 | 0.02 | 45 |
| Other borrowings w/remaining maturity of 1 year or less | 0.80 | 1.63 | 48 | 0 | 0.99 | 12 | 0 | 1 | 11 | 0.02 | 1.24 | 24 | 4.06 | 3.01 | 64 |
| Earning assets that reprice within 1 year | 17.76 | 36.16 | 10 | 18.01 | 38.93 | 9 | 20.11 | 37.37 | 12 | 25.37 | 39.38 | 17 | 23.24 | 39.29 | 11 |
| Interest-bearing liabilities that reprice within 1 year | 5.04 | 6.49 | 50 | 6.31 | 7.04 | 59 | 5.78 | 6.39 | 62 | 7.11 | 8.20 | 57 | 8.26 | 10.19 | 42 |
| Long-term debt that reprices within 1 year | 0 | 0.28 | 32 | 0 | 0.26 | 29 | 0 | 0.26 | 30 | 0 | 0.47 | 27 | 0 | 0.96 | 25 |
| Net assets that reprice within 1 year | 12.71 | 28.22 | 15 | 11.70 | 30.25 | 13 | 14.33 | 29.65 | 16 | 18.26 | 29.11 | 27 | 14.98 | 26.63 | 19 |
| Other Liquidity and Funding Ratios | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 4.77 | 3.09 | 62 | 4.15 | -1.82 | 71 | -2.27 | -2.33 | 52 | 2.15 | 3.20 | 50 | 11.09 | 14.45 | 38 |
| Net short-term noncore funding dependence | 3.80 | -1.79 | 73 | 3.02 | -8.21 | 85 | -2.90 | -7.71 | 64 | 1.03 | -4.76 | 70 | 9.67 | 3.38 | 66 |
| Short-term investment / Short-term noncore funding | 21.45 | 166.36 | 9 | 36.60 | 284.81 | 7 | 160.82 | 273.46 | 35 | 80.27 | 184.19 | 26 | 10.15 | 77.77 | 10 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 61.07 | 28.61 | 86 | 48.83 | 34.02 | 72 | 60.83 | 36.68 | 79 | 33.87 | 28.18 | 64 | 25.73 | 16.97 | 76 |
| Net loans and leases / Total deposits | 59.86 | 76.80 | 16 | 64.93 | 74.66 | 26 | 59.49 | 72.79 | 19 | 72.74 | 79.43 | 30 | 77.42 | 90.31 | 20 |
| Net loans and leases / Core deposits | 62.17 | 82.80 | 16 | 68.15 | 81.17 | 25 | 61.97 | 78.25 | 19 | 76.49 | 88.34 | 27 | 82.76 | 103.93 | 16 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -42.37 | -6.37 | 1 | 2.95 | 0.84 | 91 | -1.62 | 0.12 | 6 | 5.02 | 1.57 | 93 | 0.80 | 0.72 | 65 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 0.05 | -13.54 | 98 | 0.04 | 1.94 | 9 | 0.07 | -0.25 | 60 | 0.03 | 4.31 | 1 | 0.03 | 1.36 | 13 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | -0.29 | | | 0.01 | | | -0.02 | | | 0.02 | | | 0 | |
| Percent of Investment Securities | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 96.58 | 23.58 | 99 | 94.87 | 13.42 | 99 | 95.98 | 14.28 | 99 | 92.37 | 11.38 | 99 | 96.64 | 12.67 | 99 |
| Available-for-sale securities | 3.42 | 74.56 | 0 | 5.13 | 84.66 | 0 | 4.02 | 83.77 | 0 | 7.63 | 87.23 | 0 | 3.36 | 85.40 | 0 |
| U.S. Treasury securities | 0 | 9.26 | 7 | 0 | 5.52 | 12 | 0 | 6.70 | 10 | 0 | 4.72 | 16 | 0 | 6.15 | 11 |
| US agency securities (excluding mortgage-backed securities) | 0 | 4.02 | 11 | 0 | 4.50 | 10 | 0 | 4.12 | 11 | 0 | 4.01 | 10 | 0.16 | 3.49 | 29 |
| Municipal securities | 0.88 | 8 | 28 | 1.25 | 8.87 | 28 | 1.03 | 8.22 | 27 | 1.95 | 9.83 | 34 | 2.79 | 7.75 | 40 |
| Mortgage-backed securities | 99.04 | 63.23 | 98 | 98.75 | 66.59 | 98 | 98.97 | 66.54 | 98 | 98.05 | 66.64 | 97 | 97.05 | 67.43 | 96 |
| Asset-backed securities | 0 | 3.36 | 21 | 0 | 2.05 | 26 | 0 | 2.50 | 24 | 0 | 1.91 | 24 | 0 | 1.66 | 24 |
| Other debt securities | 0.08 | 3.01 | 30 | 0 | 3.17 | 8 | 0 | 3.08 | 8 | 0 | 3.01 | 9 | 0 | 2.94 | 9 |
| Mutual funds and equity securities | 0 | 0.28 | 12 | 0 | 0.32 | 14 | 0 | 0.29 | 13 | 0 | 0.35 | 13 | 0 | 0.40 | 13 |
| Debt securities 1 year or less | 1.27 | 8.89 | 18 | 1.22 | 8.69 | 16 | 0.96 | 7.78 | 14 | 1.96 | 10.55 | 16 | 2.97 | 11.86 | 20 |
| Debt securities 1 to 5 years | 3.15 | 20.02 | 9 | 4.04 | 17.05 | 21 | 3.18 | 18.25 | 15 | 5.19 | 17.03 | 28 | 3.90 | 17.94 | 23 |
| Debt securities over 5 years | 95.59 | 68.75 | 96 | 94.73 | 72.17 | 94 | 95.86 | 71.11 | 96 | 92.85 | 69.86 | 89 | 93.12 | 66.02 | 90 |
| Pledged securities | 50.11 | 30.80 | 80 | 55.52 | 33.87 | 78 | 54.41 | 32.26 | 82 | 71.50 | 35.67 | 90 | 69.22 | 30.57 | 93 |
| Structured notes, fair value | 0 | 0.15 | 40 | 0 | 0.03 | 41 | 0 | 0.11 | 40 | 0 | 0.02 | 42 | 0 | 0.03 | 42 |
| Percent Change from Prior Like Quarter | | | | | | | | | | | | | | | |
| Short-term investments | -36.79 | -31.70 | 50 | 114.74 | 51.37 | 80 | 101.63 | 27.98 | 87 | 299.03 | 183.32 | 75 | 37.05 | 26.69 | 68 |
| Investment securities | 25.12 | 21.19 | 62 | 54.44 | 33.34 | 74 | 50.05 | 31.36 | 76 | -0.32 | 23.62 | 17 | -8.92 | 11.75 | 8 |
| Core deposits | 3.69 | 9.58 | 40 | 11.47 | 16.88 | 31 | 13.53 | 16.94 | 51 | 14.96 | 26.88 | 15 | 35.68 | 11.23 | 90 |
| Noncore funding | 4.71 | 10.50 | 53 | 0.26 | -23.76 | 79 | -6.28 | -14.79 | 67 | -45.74 | -12.18 | 10 | 75.04 | 6.59 | 92 |

Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) | 6,613,608 | 5,444,024 | 5,664,409 | 5,109,986 | 5,038,004 |
| Commit: Secured commercial real estate loans | 2,479,378 | 1,892,124 | 2,015,575 | 1,918,110 | 1,981,388 |
| Commit: Unsecured real estate loans | 40,906 | 39,333 | 50,122 | 37,663 | 61,046 |
| Credit card lines (reported semiannually, June/Dec) | 69,740 | 44,033 | 46,071 | 43,622 | 44,619 |
| Securities underwriting | 0 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 89,752 | 88,614 | 102,549 | 104,126 | 127,927 |
| Commercial and similar letters of credit | 0 | 0 | 0 | 0 | 0 |
| Securities lent | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0 | 0 | 0 | 0 |
| Derivative Contracts | | | | | |
| Interest rate futures and forward contracts | 15,639 | 26,493 | 24,586 | 43,998 | 46,343 |
| Written options contracts (interest rate) | 32,479 | 48,453 | 33,411 | 56,707 | 18,150 |
| Purchased options contracts (interest rate) | 25,000 | 25,000 | 25,000 | 0 | 875 |
| Interest rate swaps | 373,153 | 498,375 | 397,367 | 449,368 | 460,939 |
| Futures and forward foreign exchange | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 17.67 | 24.48 | 27 | 15.08 | 22.45 | 24 | 14.97 | 22.78 | 22 | 14.99 | 22.01 | 23 | 15.65 | 23.52 | 23 |
| Standby letters of credit | 0.24 | 0.66 | 29 | 0.25 | 0.67 | 25 | 0.27 | 0.65 | 30 | 0.31 | 0.71 | 30 | 0.40 | 0.84 | 36 |
| Commercial and similar letters of credit | 0 | 0.02 | 21 | 0 | 0.02 | 19 | 0 | 0.02 | 20 | 0 | 0.02 | 20 | 0 | 0.02 | 17 |
| Securities lent | 0 | 0.09 | 42 | 0 | 0.12 | 41 | 0 | 0.10 | 41 | 0 | 0.18 | 40 | 0 | 0.40 | 39 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0.26 | 27 | 0 | 0.25 | 27 | 0 | 0.24 | 27 | 0 | 0.35 | 26 | 0 | 0.42 | 27 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0 | 0.18 | 29 | 0 | 0.19 | 29 | 0 | 0.18 | 29 | 0 | 0.30 | 27 | 0 | 0.52 | 27 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0.19 | 34 | 0 | 0.18 | 34 | 0 | 0.18 | 34 | 0 | 0.25 | 34 | 0 | 0.30 | 33 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0.17 | 34 | 0 | 0.14 | 35 | 0 | 0.13 | 34 | 0 | 0.30 | 33 | 0 | 0.45 | 34 |
| Derivative contracts | 1.19 | 44.65 | 12 | 1.66 | 49.75 | 12 | 1.27 | 46.30 | 10 | 1.61 | 48.62 | 6 | 1.63 | 68.47 | 11 |
| Interest rate contracts | 1.19 | 32.11 | 12 | 1.66 | 35.96 | 12 | 1.27 | 32.46 | 10 | 1.61 | 34.36 | 7 | 1.63 | 47.31 | 11 |
| Interest rate futures and forward contracts | 0.04 | 3.60 | 38 | 0.07 | 5.17 | 36 | 0.06 | 3.25 | 35 | 0.13 | 6.21 | 32 | 0.14 | 10.67 | 31 |
| Written options contracts (interest rate) | 0.09 | 1.58 | 33 | 0.13 | 1.82 | 28 | 0.09 | 1.41 | 26 | 0.17 | 2.18 | 27 | 0.06 | 2.47 | 23 |
| Purchased options contracts (interest rate) | 0.07 | 1.48 | 48 | 0.07 | 1.33 | 47 | 0.07 | 1.31 | 50 | 0 | 1.46 | 22 | 0 | 2.65 | 45 |
| Interest rate swaps | 1 | 21.90 | 16 | 1.38 | 20.67 | 16 | 1.05 | 20.49 | 15 | 1.32 | 20.83 | 13 | 1.43 | 28.86 | 12 |
| Foreign exchange contracts | 0 | 6.76 | 26 | 0 | 6.16 | 25 | 0 | 6.30 | 26 | 0 | 6.01 | 25 | 0 | 10.12 | 22 |
| Futures and forward foreign exchange contracts | 0 | 4.19 | 27 | 0 | 3.93 | 26 | 0 | 3.78 | 27 | 0 | 3.47 | 25 | 0 | 5.23 | 23 |
| Written options contracts (foreign exchange) | 0 | 0.04 | 40 | 0 | 0.04 | 41 | 0 | 0.04 | 40 | 0 | 0.03 | 40 | 0 | 0.05 | 39 |
| Purchased options contracts (foreign exchange) | 0 | 0.05 | 40 | 0 | 0.04 | 41 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.08 | 39 |
| Foreign exchange rate swaps | 0 | 0.79 | 39 | 0 | 0.73 | 39 | 0 | 0.76 | 38 | 0 | 0.77 | 39 | 0 | 2.03 | 38 |
| Equity, commodity, and other derivative contracts | 0 | 1.19 | 35 | 0 | 0.86 | 34 | 0 | 0.92 | 34 | 0 | 1.86 | 32 | 0 | 3.32 | 31 |
| Commodity and other futures and forward contracts | 0 | 0.08 | 43 | 0 | 0.07 | 43 | 0 | 0.07 | 43 | 0 | 0.14 | 42 | 0 | 0.19 | 40 |
| Written options contracts (commodity and other) | 0 | 0.41 | 39 | 0 | 0.29 | 38 | 0 | 0.32 | 38 | 0 | 0.52 | 36 | 0 | 0.98 | 35 |
| Purchased options contracts (commodity and other) | 0 | 0.31 | 39 | 0 | 0.19 | 38 | 0 | 0.21 | 38 | 0 | 0.37 | 36 | 0 | 0.94 | 34 |
| Commodity and other swaps | 0 | 0.32 | 37 | 0 | 0.29 | 37 | 0 | 0.31 | 38 | 0 | 0.32 | 36 | 0 | 0.38 | 35 |
| Percent of Average Loans and Leases | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 36.70 | 46.07 | 46 | 27.93 | 42.93 | 35 | 29.60 | 44.98 | 33 | 25.73 | 42.82 | 33 | 42.13 | 45.53 | 65 |

Derivative Instruments

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Notional Amount | | | | | |
| Derivative contracts | 446,271 | 598,321 | 480,364 | 550,073 | 526,307 |
| Interest rate contracts | 446,271 | 598,321 | 480,364 | 550,073 | 526,307 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivatives Position | | | | | |
| Futures and forwards | 15,639 | 26,493 | 24,586 | 43,998 | 46,343 |
| Written options | 32,479 | 48,453 | 33,411 | 56,707 | 18,150 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 32,479 | 48,453 | 33,411 | 56,707 | 18,150 |
| Purchased options | 25,000 | 25,000 | 25,000 | 0 | 875 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 25,000 | 25,000 | 25,000 | 0 | 875 |
| Swaps | 373,153 | 498,375 | 397,367 | 449,368 | 460,939 |
| Held for trading..... | 23,119 | 49,947 | 32,997 | 100,705 | 63,617 |
| Interest rate contracts | 23,119 | 49,947 | 32,997 | 100,705 | 63,617 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Non-traded..... | 423,152 | 548,374 | 447,367 | 449,368 | 462,690 |
| Interest rate contracts | 423,152 | 548,374 | 447,367 | 449,368 | 462,690 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivative contracts (excluding futures and FX 14 days or less) | 433,023 | 523,375 | 446,953 | 493,366 | 508,157 |
| One year or less | 213,597 | 2,565 | 227,050 | 43,998 | 56,945 |
| Over 1 year to 5 years | 183,158 | 471,531 | 175,138 | 383,998 | 374,974 |
| Over 5 years | 36,268 | 49,279 | 44,765 | 65,370 | 76,238 |
| Gross negative fair value (absolute value) | 3,529 | 8,867 | 4,567 | 11,913 | 5,153 |
| Gross positive fair value..... | 3,807 | 9,463 | 4,803 | 11,913 | 5,379 |
| Held for trading..... | 315 | 637 | 254 | 1 | 309 |
| Non-traded..... | 3,492 | 8,826 | 4,549 | 11,912 | 5,070 |
| Current credit exposure on risk-based capital derivative contracts | 3,473 | 8,442 | 4,124 | 11,912 | 5,115 |
| Credit losses on derivative contracts | 0 | 0 | 0 | 0 | 0 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30-89 days past due..... | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |

Derivatives Analysis

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| | 100 | 93.66 | 75 | 100 | 94.09 | 76 | 100 | 94.17 | 75 | 100 | 94.10 | 77 | 100 | 93.44 | 80 |
| Percent of Notional Amount | | | | | | | | | | | | | | | |
| Interest rate contracts | 0 | 3.30 | 26 | 0 | 3.27 | 25 | 0 | 3.47 | 25 | 0 | 3.49 | 25 | 0 | 3.20 | 22 |
| Foreign exchange contracts | 0 | 1.20 | 35 | 0 | 1.17 | 34 | 0 | 1.14 | 34 | 0 | 1.17 | 32 | 0 | 1.64 | 31 |
| Futures and forwards | 3.50 | 9.78 | 50 | 4.43 | 12.57 | 46 | 5.12 | 11.16 | 48 | 8 | 14.05 | 52 | 8.81 | 13.49 | 57 |
| Written options | 7.28 | 5.78 | 66 | 8.10 | 7.49 | 65 | 6.96 | 6.28 | 66 | 10.31 | 8.18 | 70 | 3.45 | 5.91 | 48 |
| Exchange-traded | 0 | 0.15 | 42 | 0 | 0.11 | 42 | 0 | 0.12 | 42 | 0 | 0.14 | 40 | 0 | 0.15 | 42 |
| Over-the-counter | 7.28 | 5.46 | 68 | 8.10 | 7.20 | 67 | 6.96 | 5.96 | 67 | 10.31 | 7.73 | 72 | 3.45 | 5.10 | 50 |
| Purchased options | 5.60 | 3.69 | 70 | 4.18 | 3.44 | 66 | 5.20 | 3.27 | 71 | 0 | 3.42 | 19 | 0.17 | 4.42 | 41 |
| Exchange-traded | 0 | 0.15 | 41 | 0 | 0.12 | 40 | 0 | 0.12 | 41 | 0 | 0.15 | 40 | 0 | 0.28 | 39 |
| Over-the-counter | 5.60 | 3.17 | 73 | 4.18 | 3.04 | 68 | 5.20 | 2.87 | 74 | 0 | 2.86 | 21 | 0.17 | 3.35 | 44 |
| Swaps | 83.62 | 74.97 | 49 | 83.30 | 71.23 | 52 | 82.72 | 74.26 | 49 | 81.69 | 68.76 | 55 | 87.58 | 69.75 | 63 |
| Held for trading | 5.18 | 37.98 | 47 | 8.35 | 40.60 | 43 | 6.87 | 40.42 | 44 | 18.31 | 43.53 | 40 | 12.09 | 44.16 | 40 |
| Interest rate contracts | 5.18 | 31.52 | 49 | 8.35 | 34.42 | 45 | 6.87 | 34.15 | 46 | 18.31 | 36.62 | 42 | 12.09 | 37.24 | 41 |
| Foreign exchange contracts | 0 | 1.71 | 35 | 0 | 1.57 | 33 | 0 | 1.68 | 33 | 0 | 1.60 | 32 | 0 | 1.60 | 30 |
| Equity, commodity, and other contracts | 0 | 0.58 | 40 | 0 | 0.58 | 40 | 0 | 0.60 | 39 | 0 | 0.68 | 38 | 0 | 0.83 | 36 |
| Non-traded | 94.82 | 62.02 | 52 | 91.65 | 59.40 | 56 | 93.13 | 59.58 | 55 | 81.69 | 56.47 | 59 | 87.91 | 55.84 | 59 |
| Interest rate contracts | 94.82 | 57.94 | 59 | 91.65 | 56.19 | 63 | 93.13 | 56.71 | 61 | 81.69 | 53.82 | 64 | 87.91 | 52.22 | 66 |
| Foreign exchange contracts | 0 | 0.36 | 33 | 0 | 0.38 | 33 | 0 | 0.40 | 33 | 0 | 0.46 | 34 | 0 | 0.34 | 33 |
| Equity, commodity, and other contracts | 0 | 0.10 | 38 | 0 | 0.13 | 38 | 0 | 0.09 | 38 | 0 | 0.10 | 37 | 0 | 0.13 | 38 |
| Derivative contracts (excluding futures and forex 14 days or less) | 97.03 | 93.09 | 42 | 87.47 | 91.87 | 29 | 93.04 | 92.53 | 33 | 89.69 | 91.48 | 30 | 96.55 | 93.86 | 45 |
| One year or less | 47.86 | 31.78 | 67 | 0.43 | 28.05 | 8 | 47.27 | 27.56 | 76 | 8 | 32.05 | 32 | 10.82 | 32.17 | 36 |
| Over 1 year to 5 years | 41.04 | 24.76 | 74 | 78.81 | 26.03 | 98 | 36.46 | 27.01 | 63 | 69.81 | 27.06 | 96 | 71.25 | 30.45 | 92 |
| Over 5 years | 8.13 | 27.14 | 28 | 8.24 | 30.08 | 25 | 9.32 | 29.89 | 26 | 11.88 | 29.56 | 29 | 14.49 | 28.09 | 34 |
| Gross negative fair value (absolute value) | 0.79 | 1.56 | 22 | 1.48 | 1.25 | 64 | 0.95 | 0.98 | 51 | 2.17 | 1.55 | 69 | 0.98 | 0.83 | 57 |
| Gross positive fair value | 0.85 | 1.74 | 30 | 1.58 | 1.68 | 46 | 1 | 1.34 | 30 | 2.17 | 2.23 | 53 | 1.02 | 1.19 | 45 |
| Percent of Tier 1 Capital | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0 | 0.07 | 15 | 0 | 0.05 | 19 | 0 | 0.04 | 17 | 0 | 0.07 | 17 | 0 | 0.06 | 16 |
| Gross positive fair value (X) | 0 | 0.08 | 12 | 0 | 0.07 | 12 | 0 | 0.05 | 14 | 0 | 0.09 | 12 | 0 | 0.07 | 15 |
| Held for trading (X) | 0 | 0.06 | 48 | 0 | 0.05 | 45 | 0 | 0.04 | 45 | 0 | 0.07 | 39 | 0 | 0.06 | 38 |
| Non-traded (X) | 0 | 0.02 | 31 | 0 | 0.01 | 35 | 0 | 0.01 | 33 | 0 | 0.02 | 38 | 0 | 0.01 | 45 |
| Current credit exposure (X) | 0 | 0.04 | 20 | 0 | 0.05 | 20 | 0 | 0.04 | 20 | 0 | 0.06 | 22 | 0 | 0.05 | 20 |
| Credit losses on derivative contracts | 0 | 0 | 50 | 0 | 0 | 45 | 0 | 0 | 46 | 0 | 0 | 43 | 0 | 0 | 45 |
| Past Due Derivative Instruments Fair Value | | | | | | | | | | | | | | | |
| 30-89 days past due | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 47 |
| 90+ days past due | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 48 |
| Other Ratios | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.02 | 0.54 | 21 | 0.04 | 0.63 | 21 | 0.02 | 0.46 | 20 | 0.06 | 0.85 | 22 | 0.02 | 0.73 | 20 |

Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Change: Allowance for Loan and Lease Losses excluding ATTR | | | | | |
| Beginning balance | 286,380 | 316,068 | 316,068 | 87,469 | 86,440 |
| Gross losses | 4,067 | 14,685 | 33,375 | 35,570 | 7,856 |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | 0 | 0 |
| Recoveries | 1,646 | 1,501 | 3,687 | 3,631 | 4,585 |
| Net losses | 2,421 | 13,184 | 29,688 | 31,939 | 3,271 |
| Provision for loan and lease losses | 0 | 0 | 0 | 20,000 | 4,300 |
| Adjustments | 0 | 0 | 0 | 240,538 | 0 |
| Ending balance | 283,959 | 302,884 | 286,380 | 316,068 | 87,469 |
| Memo: Allocated transfer risk reserve (ATTRR) | 0 | 0 | 0 | 0 | 0 |

| Analysis Ratios | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|--------|----------|--------|--------|----------|----------|---------|----------|--------|--------|----------|--------|--------|----------|-----|
| Provision for loan and lease losses / Average assets | | | | | | | | | | | | | | | |
| 0 | 0.08 | 29 | 0 | -0.14 | 77 | 0 | -0.09 | 74 | 0.06 | 0.51 | 4 | 0.02 | 0.15 | 15 | |
| 0 | 0.14 | 29 | 0 | -0.25 | 77 | 0 | -0.16 | 74 | 0.10 | 0.82 | 3 | 0.04 | 0.24 | 12 | |
| 0 | 198.72 | 28 | 0 | 77.32 | 64 | 0 | -105.48 | 64 | 62.62 | 487.86 | 3 | 131.46 | 130.58 | 63 | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | | | | | | | | | | | | | | | |
| 1.56 | 1.17 | 83 | 1.57 | 1.39 | 71 | 1.54 | 1.23 | 78 | 1.56 | 1.58 | 55 | 0.47 | 0.83 | 18 | |
| 1.56 | 1.15 | 84 | 1.57 | 1.37 | 72 | 1.54 | 1.20 | 80 | 1.56 | 1.55 | 58 | 0.46 | 0.81 | 19 | |
| 58.64 | 28.67 | 85 | 11.49 | 15.27 | 60 | 9.65 | 21.39 | 44 | 9.90 | 11.58 | 61 | 26.74 | 8.03 | 90 | |
| 1,377.17 | 413.77 | 92 | 921.18 | 318.67 | 91 | 1,090.18 | 364.13 | 92 | 669.85 | 299.17 | 91 | 158.33 | 218.72 | 48 | |
| 1,376.30 | 319.24 | 97 | 912.03 | 260.68 | 96 | 1,054.57 | 287.08 | 97 | 646.57 | 244.34 | 93 | 157.08 | 151.73 | 64 | |
| Gross loan and lease losses / Average loans and leases | | | | | | | | | | | | | | | |
| 0.05 | 0.16 | 30 | 0.15 | 0.22 | 46 | 0.17 | 0.19 | 54 | 0.18 | 0.34 | 38 | 0.07 | 0.28 | 17 | |
| 0.02 | 0.07 | 18 | 0.02 | 0.08 | 12 | 0.02 | 0.08 | 16 | 0.02 | 0.07 | 15 | 0.04 | 0.08 | 34 | |
| 0.03 | 0.08 | 41 | 0.14 | 0.13 | 57 | 0.16 | 0.11 | 68 | 0.16 | 0.27 | 44 | 0.03 | 0.21 | 14 | |
| 0 | 0 | 44 | 0 | 0 | 45 | 0 | 0 | 43 | 0 | 0 | 44 | 0 | 0 | 40 | |
| 4.93 | 23.25 | 7 | 4.22 | 16.12 | 11 | 10.37 | 34.67 | 13 | 46.22 | 33.98 | 75 | 25.80 | 36.22 | 39 | |
| 131.52 | -9.51 | 85 | 25.43 | 4.52 | 68 | 22.22 | 39.72 | 54 | 20.82 | 22.91 | 65 | 129.47 | 24.40 | 92 | |
| Net losses / Average loans and leases | | | | | | | | | | | | | | | |
| 0.01 | -0.01 | 79 | 0.10 | 0.03 | 82 | 0.13 | 0.02 | 91 | 0.03 | 0.04 | 54 | -0.01 | 0.01 | 24 | |
| 0 | -0.02 | 79 | 0 | -0.01 | 69 | 0 | -0.02 | 74 | 0.05 | 0.01 | 84 | 0 | 0.01 | 44 | |
| 0 | -0.08 | 75 | 0 | -0.05 | 62 | 0 | -0.07 | 69 | 1.61 | 0.01 | 97 | 0 | 0.02 | 43 | |
| 0 | -0.02 | 79 | 0 | -0.01 | 70 | 0 | -0.01 | 72 | 0 | 0 | 36 | 0 | 0 | 48 | |
| 0.01 | 0 | 82 | 0.18 | 0.05 | 83 | 0.24 | 0.04 | 94 | 0.02 | 0.07 | 40 | 0 | 0.01 | 51 | |
| 0.04 | -0.02 | 94 | -0.01 | 0 | 31 | -0.01 | 0 | 29 | 0.02 | 0 | 77 | 0 | -0.01 | 73 | |
| 0.04 | 0 | 96 | 0 | 0 | 57 | 0 | 0 | 57 | 0.01 | 0 | 90 | 0 | 0 | 83 | |
| 0 | -0.01 | 71 | -0.01 | -0.01 | 30 | -0.01 | 0 | 24 | 0.01 | 0 | 74 | 0 | -0.01 | 45 | |
| 0 | 0 | 58 | 0 | 0.01 | 51 | 0 | 0.01 | 48 | 0 | 0 | 58 | 0 | 0 | 56 | |
| 0 | 0 | 68 | 0.29 | 0.07 | 86 | 0.39 | 0.05 | 96 | 0.02 | 0.11 | 38 | 0 | 0.02 | 52 | |
| 0 | 0 | 60 | 0.02 | 0.01 | 79 | 0.01 | 0.01 | 77 | 0 | 0.02 | 9 | 0 | 0.01 | 67 | |
| 0 | 0 | 74 | 0.27 | 0.06 | 87 | 0.38 | 0.04 | 96 | 0.03 | 0.08 | 48 | 0 | 0.01 | 28 | |
| Real estate loans secured by farmland | -0.01 | 0 | 16 | 0 | -0.01 | 20 | 0 | 0 | 21 | -0.01 | 0.02 | 11 | -0.26 | 0.01 | 3 |
| Commercial and industrial loans | | | | | | | | | | | | | | | |
| -0.01 | 0.10 | 28 | 0.25 | 0.20 | 61 | 0.32 | 0.17 | 80 | 0.59 | 0.47 | 68 | 0.02 | 0.37 | 8 | |
| 0.25 | 0.65 | 27 | 0.21 | 0.78 | 20 | 0.03 | 0.71 | 4 | 0.31 | 1.13 | 20 | 0.01 | 1.17 | 3 | |
| 1.41 | 1.99 | 32 | 0.01 | 2.18 | 16 | 0.31 | 1.84 | 15 | 1.31 | 2.92 | 22 | 0.53 | 3.11 | 13 | |
| -0.10 | 0.01 | 10 | 0.03 | 0.03 | 77 | -0.07 | 0.02 | 12 | 0.02 | 0.19 | 59 | 0.17 | 0.08 | 81 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other loans and leases | 0.25 | 0.14 | 80 | 0.18 | 0.08 | 79 | 0.18 | 0.10 | 75 | 0.24 | 0.15 | 73 | 0.15 | 0.15 | 66 |

Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 06/30/2022 | | 06/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | | | | | | |
|---|------------|--------|------------|--------|------------|--------|------------|---------|------------|---------|-------|----|-------|--------|----|
| 30+ Days Past Due and Nonaccrual Assets | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases | | 37,244 | | 42,312 | | 28,794 | | 54,687 | | 80,446 | | | | | |
| 90+ days past due loans and leases | | 13 | | 330 | | 887 | | 1,699 | | 441 | | | | | |
| Nonaccrual loans and leases | | 20,619 | | 32,880 | | 26,269 | | 47,185 | | 55,243 | | | | | |
| Total past due and nonaccrual loans and leases | | 57,876 | | 75,522 | | 55,950 | | 103,571 | | 136,130 | | | | | |
| Restructured 30–89 days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Restructured 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Restructured nonaccrual | | 1,114 | | 6,937 | | 3,374 | | 10,849 | | 13,466 | | | | | |
| Total restructured loans and leases | | 1,114 | | 6,937 | | 3,374 | | 10,849 | | 13,466 | | | | | |
| 30–89 days past due loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| 90+ days past due loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Nonaccrual loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Total past due and nonaccrual loans held for sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Restructured loans and leases in compliance | | 800 | | 696 | | 843 | | 621 | | 31 | | | | | |
| Other real estate owned | | 1,555 | | 144 | | 622 | | 10,593 | | 6,935 | | | | | |
| Other Assets | | | | | | | | | | | | | | | |
| 30–89 days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Nonaccrual | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Total other assets past due and nonaccrual | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases | 0.20 | 0.32 | 42 | 0.22 | 0.27 | 53 | 0.15 | 0.32 | 30 | 0.27 | 0.39 | 41 | 0.43 | 0.43 | 59 |
| 90+ days past due loans and leases | 0 | 0.09 | 23 | 0 | 0.10 | 26 | 0 | 0.10 | 28 | 0.01 | 0.12 | 31 | 0 | 0.15 | 22 |
| Nonaccrual loans and leases | 0.11 | 0.38 | 11 | 0.17 | 0.58 | 12 | 0.14 | 0.46 | 14 | 0.23 | 0.66 | 11 | 0.29 | 0.51 | 28 |
| 90+ days past due and nonaccrual loans and leases | 0.11 | 0.53 | 5 | 0.17 | 0.73 | 7 | 0.15 | 0.62 | 10 | 0.24 | 0.85 | 8 | 0.30 | 0.71 | 14 |
| 30–89 days past due restructured | 0 | 0.01 | 18 | 0 | 0.01 | 19 | 0 | 0.01 | 21 | 0 | 0.01 | 16 | 0 | 0.01 | 13 |
| 90+ days past due restructured | 0 | 0 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0.01 | 29 | 0 | 0.01 | 29 |
| Nonaccrual restructured | 0.01 | 0.09 | 12 | 0.04 | 0.12 | 29 | 0.02 | 0.10 | 20 | 0.05 | 0.13 | 33 | 0.07 | 0.14 | 40 |
| 30–89 days past due loans held for sale | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 38 | 0 | 0 | 38 |
| 90+ days past due loans held for sale | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 | 41 | 0 | 0 | 41 | 0 | 0 | 42 |
| Nonaccrual loans held for sale | 0 | 0 | 40 | 0 | 0 | 38 | 0 | 0 | 40 | 0 | 0.01 | 38 | 0 | 0 | 40 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | | | | | | | |
| 30–89 days past due assets | 0.20 | 0.32 | 42 | 0.22 | 0.27 | 53 | 0.15 | 0.32 | 30 | 0.27 | 0.40 | 41 | 0.43 | 0.43 | 59 |
| 90+ days past due assets | 0 | 0.10 | 21 | 0 | 0.10 | 25 | 0 | 0.10 | 25 | 0.01 | 0.12 | 30 | 0 | 0.15 | 19 |
| Nonaccrual assets | 0.11 | 0.39 | 11 | 0.17 | 0.59 | 12 | 0.14 | 0.47 | 14 | 0.23 | 0.67 | 11 | 0.29 | 0.53 | 28 |
| 30+ days past due and nonaccrual assets | 0.32 | 0.88 | 14 | 0.39 | 1.04 | 12 | 0.30 | 0.97 | 9 | 0.51 | 1.29 | 12 | 0.72 | 1.19 | 30 |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.06 | 0.32 | 6 | 0.09 | 0.43 | 6 | 0.07 | 0.36 | 9 | 0.14 | 0.52 | 9 | 0.17 | 0.44 | 15 |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.06 | 0.34 | 6 | 0.09 | 0.46 | 6 | 0.07 | 0.37 | 8 | 0.17 | 0.55 | 10 | 0.19 | 0.48 | 15 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | | | | | | | |
| Total assets | 0.06 | 0.38 | 5 | 0.09 | 0.52 | 5 | 0.07 | 0.41 | 5 | 0.17 | 0.60 | 10 | 0.19 | 0.53 | 16 |
| Allowance for loan and lease losses | 8.09 | 57.44 | 2 | 11.13 | 67.93 | 2 | 9.68 | 62.64 | 2 | 18.48 | 66.66 | 6 | 71.12 | 115.41 | 28 |
| Equity capital + allowance for loan and lease losses | 0.34 | 3.52 | 3 | 0.51 | 4.43 | 2 | 0.41 | 3.60 | 3 | 0.91 | 4.97 | 4 | 1.03 | 4.28 | 11 |
| Tier 1 capital + allowance for loan and lease losses | 0.64 | 3.97 | 4 | 0.98 | 5.28 | 3 | 0.78 | 4.30 | 4 | 1.79 | 6.05 | 10 | 2.25 | 5.65 | 18 |
| Loans and leases + other real estate owned | 0.13 | 0.63 | 5 | 0.18 | 0.88 | 6 | 0.15 | 0.71 | 5 | 0.29 | 0.97 | 9 | 0.33 | 0.85 | 12 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

| | | | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|---------------------------|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|------|
| | | | BHC | Peer # 1 | Pct |
| 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type | | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | | 0.17 | 0.26 | 45 | 0.26 | 0.24 | 62 | 0.18 | 0.26 | 41 | 0.30 | 0.39 | 48 | 0.53 | 0.38 | 75 |
| | 90+ days past due | | 0 | 0.11 | 33 | 0 | 0.12 | 31 | 0 | 0.12 | 35 | 0.01 | 0.16 | 45 | 0 | 0.16 | 33 |
| | Nonaccrual..... | | 0.12 | 0.45 | 16 | 0.18 | 0.65 | 15 | 0.15 | 0.52 | 18 | 0.22 | 0.76 | 13 | 0.28 | 0.46 | 37 |
| Commercial and industrial | 30–89 days past due | | 0.59 | 0.28 | 86 | 0.24 | 0.17 | 71 | 0.17 | 0.24 | 50 | 0.44 | 0.23 | 81 | 0.26 | 0.31 | 51 |
| | 90+ days past due | | 0 | 0.03 | 17 | 0.01 | 0.02 | 63 | 0.03 | 0.04 | 63 | 0 | 0.03 | 16 | 0 | 0.05 | 14 |
| | Nonaccrual..... | | 0.13 | 0.46 | 20 | 0.28 | 0.64 | 29 | 0.23 | 0.57 | 27 | 0.49 | 0.75 | 42 | 0.60 | 0.83 | 45 |
| Individuals | 30–89 days past due | | 0.25 | 0.70 | 23 | 0.12 | 0.55 | 21 | 0.28 | 0.63 | 30 | 0.27 | 0.83 | 18 | 0.46 | 0.83 | 30 |
| | 90+ days past due | | 0 | 0.07 | 19 | 0 | 0.07 | 18 | 0 | 0.09 | 17 | 0.01 | 0.14 | 44 | 0 | 0.17 | 16 |
| | Nonaccrual..... | | 0.01 | 0.18 | 25 | 0.02 | 0.18 | 28 | 0.01 | 0.17 | 29 | 0.04 | 0.28 | 31 | 0.03 | 0.17 | 33 |
| Depository institution loans | 30–89 days past due | | | 0.01 | | | 0 | | | 0.01 | | | 0 | | | | 0 |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | 0 | | | | 0 |
| | Nonaccrual..... | | | 0.01 | | | 0 | | | 0 | | | 0 | | | | 0 |
| Agricultural | 30–89 days past due | | 0.14 | 0.10 | 72 | 0.26 | 0.16 | 73 | 0.16 | 0.07 | 74 | 0.13 | 0.17 | 69 | 0.07 | 0.24 | 58 |
| | 90+ days past due | | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 44 | 0 | 0 | 42 |
| | Nonaccrual..... | | 0.20 | 0.36 | 65 | 0.04 | 0.69 | 50 | 0.15 | 0.70 | 64 | 0.21 | 0.49 | 57 | 0.01 | 0.67 | 44 |
| Foreign governments | 30–89 days past due | | | 0 | | | 0.01 | | | 0.50 | | | 0 | | | | 0.07 |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | 0 | | | | 0 |
| | Nonaccrual..... | | | 0.18 | | | 0.04 | | | 0.15 | | | 0.09 | | | | 0.03 |
| Other loans and leases | 30–89 days past due | | 0 | 0.11 | 43 | 0.01 | 0.11 | 45 | 0.01 | 0.12 | 39 | 0 | 0.18 | 31 | 0.04 | 0.20 | 43 |
| | 90+ days past due | | 0 | 0.01 | 33 | 0 | 0.01 | 35 | 0 | 0.01 | 34 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual..... | | 0 | 0.07 | 23 | 0 | 0.13 | 22 | 0 | 0.09 | 21 | 0.04 | 0.15 | 52 | 0 | 0.13 | 36 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

| | | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | BHC | Peer # 1 | Pct |
| | | | | | | | | | | | | | | | | |
| Memoranda | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0.21 | 0.39 | 39 | 0.21 | 0.35 | 44 | 0.23 | 0.46 | 28 | 0.16 | 0.65 | 10 | 1 | 0.67 | 77 |
| | 90+ days past due | 0 | 0.22 | 38 | 0 | 0.27 | 37 | 0 | 0.24 | 38 | 0 | 0.33 | 35 | 0.01 | 0.31 | 37 |
| | Nonaccrual | 0.23 | 0.61 | 23 | 0.22 | 0.82 | 16 | 0.20 | 0.71 | 16 | 0.34 | 0.89 | 19 | 0.56 | 0.73 | 47 |
| Revolving | 30–89 days past due | 1.01 | 0.26 | 95 | 0.60 | 0.29 | 84 | 0.25 | 0.28 | 48 | 0.56 | 0.48 | 58 | 0.81 | 0.45 | 83 |
| | 90+ days past due | 0 | 0.02 | 35 | 0 | 0.02 | 34 | 0 | 0.02 | 35 | 0 | 0.03 | 30 | 0.28 | 0.05 | 90 |
| | Nonaccrual | 0.47 | 1.15 | 47 | 0.45 | 1.05 | 40 | 0.46 | 1.18 | 44 | 0.74 | 1.13 | 50 | 2.70 | 1 | 84 |
| Closed-end | 30–89 days past due | 0.19 | 0.42 | 36 | 0.20 | 0.36 | 43 | 0.23 | 0.49 | 29 | 0.15 | 0.65 | 8 | 1.01 | 0.70 | 76 |
| | 90+ days past due | 0 | 0.25 | 39 | 0 | 0.29 | 37 | 0 | 0.26 | 39 | 0 | 0.38 | 36 | 0 | 0.35 | 33 |
| | Nonaccrual | 0.23 | 0.60 | 23 | 0.22 | 0.77 | 16 | 0.19 | 0.67 | 17 | 0.32 | 0.87 | 21 | 0.49 | 0.70 | 42 |
| Junior lien | 30–89 days past due | 0 | 0.01 | 51 | 0 | 0.01 | 34 | 0.01 | 0.01 | 54 | 0 | 0.02 | 35 | 0.03 | 0.02 | 61 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 32 | 0 | 0 | 29 |
| | Nonaccrual | 0 | 0.02 | 33 | 0 | 0.04 | 17 | 0 | 0.03 | 26 | 0 | 0.04 | 16 | 0 | 0.04 | 20 |
| Commercial real estate | 30–89 days past due | 0.14 | 0.16 | 59 | 0.29 | 0.14 | 79 | 0.14 | 0.15 | 59 | 0.40 | 0.26 | 72 | 0.31 | 0.18 | 81 |
| | 90+ days past due | 0 | 0.01 | 29 | 0 | 0.01 | 25 | 0 | 0.01 | 62 | 0.02 | 0.02 | 75 | 0 | 0.03 | 19 |
| | Nonaccrual | 0.04 | 0.32 | 12 | 0.16 | 0.52 | 22 | 0.12 | 0.38 | 22 | 0.15 | 0.62 | 15 | 0.16 | 0.23 | 43 |
| Construction and development | 30–89 days past due | 0.14 | 0.22 | 61 | 0.36 | 0.12 | 85 | 0.20 | 0.17 | 74 | 0.76 | 0.28 | 82 | 0.80 | 0.28 | 84 |
| | 90+ days past due | 0 | 0.01 | 39 | 0 | 0.01 | 38 | 0 | 0.01 | 38 | 0.01 | 0.01 | 81 | 0 | 0.02 | 33 |
| | Nonaccrual | 0.02 | 0.16 | 41 | 0.07 | 0.36 | 49 | 0.08 | 0.20 | 55 | 0.06 | 0.41 | 39 | 0.06 | 0.20 | 44 |
| 1–4 family | 30–89 days past due | 0.05 | 0.02 | 78 | 0.16 | 0.02 | 93 | 0.01 | 0.02 | 64 | 0.34 | 0.03 | 95 | 0.62 | 0.06 | 96 |
| | 90+ days past due | 0 | 0 | 47 | 0 | 0 | 44 | 0 | 0 | 44 | 0.01 | 0 | 88 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.01 | 32 | 0.05 | 0.02 | 82 | 0.08 | 0.01 | 91 | 0.05 | 0.03 | 81 | 0 | 0.02 | 30 |
| Other | 30–89 days past due | 0.10 | 0.17 | 71 | 0.19 | 0.07 | 83 | 0.19 | 0.13 | 79 | 0.42 | 0.22 | 77 | 0.18 | 0.20 | 70 |
| | 90+ days past due | 0 | 0.01 | 40 | 0 | 0 | 41 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0.01 | 35 |
| | Nonaccrual | 0.02 | 0.13 | 50 | 0.02 | 0.29 | 40 | 0 | 0.16 | 18 | 0.01 | 0.35 | 31 | 0.06 | 0.17 | 50 |
| Multifamily | 30–89 days past due | 0 | 0.04 | 29 | 0 | 0.06 | 28 | 0.04 | 0.07 | 67 | 0 | 0.09 | 22 | 0 | 0.08 | 19 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0 | 44 | 0 | 0 | 46 | 0 | 0 | 45 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.07 | 25 | 0 | 0.14 | 21 | 0 | 0.17 | 21 | 0.02 | 0.11 | 45 | 0 | 0.05 | 21 |
| Nonfarm non-residential | 30–89 days past due | 0.15 | 0.13 | 64 | 0.31 | 0.14 | 80 | 0.12 | 0.13 | 65 | 0.35 | 0.23 | 72 | 0.21 | 0.14 | 75 |
| | 90+ days past due | 0 | 0.01 | 32 | 0 | 0.01 | 29 | 0 | 0.01 | 67 | 0.03 | 0.02 | 77 | 0 | 0.03 | 22 |
| | Nonaccrual | 0.05 | 0.39 | 15 | 0.23 | 0.66 | 25 | 0.15 | 0.45 | 25 | 0.22 | 0.80 | 19 | 0.25 | 0.28 | 48 |
| Owner Occupied | 30–89 days past due | 0.12 | 0.04 | 90 | 0.03 | 0.04 | 50 | 0.11 | 0.04 | 82 | 0.14 | 0.07 | 78 | 0.07 | 0.07 | 59 |
| | 90+ days past due | 0 | 0 | 34 | 0 | 0 | 34 | 0 | 0 | 78 | 0 | 0 | 33 | 0 | 0.01 | 26 |
| | Nonaccrual | 0.04 | 0.14 | 29 | 0.10 | 0.25 | 28 | 0.02 | 0.17 | 19 | 0.07 | 0.27 | 20 | 0.05 | 0.16 | 27 |
| Other | 30–89 days past due | 0.02 | 0.08 | 51 | 0.28 | 0.09 | 84 | 0.01 | 0.08 | 41 | 0.21 | 0.14 | 72 | 0.14 | 0.07 | 78 |
| | 90+ days past due | 0 | 0 | 37 | 0 | 0.01 | 36 | 0 | 0 | 37 | 0.03 | 0.01 | 83 | 0 | 0.01 | 30 |
| | Nonaccrual | 0.01 | 0.21 | 20 | 0.13 | 0.40 | 34 | 0.13 | 0.23 | 47 | 0.14 | 0.44 | 32 | 0.20 | 0.10 | 78 |
| Farmland | 30–89 days past due | 0.02 | 0.11 | 61 | 0.13 | 0.11 | 72 | 0.16 | 0.10 | 77 | 0.07 | 0.11 | 67 | 0.07 | 0.23 | 54 |
| | 90+ days past due | 0 | 0.01 | 43 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0.01 | 42 |
| | Nonaccrual | 0.04 | 0.63 | 49 | 0.08 | 1.10 | 45 | 0.06 | 0.69 | 48 | 0.24 | 1.13 | 45 | 0 | 0.84 | 38 |
| Credit card | 30–89 days past due | 0.25 | 1.02 | 13 | 0.25 | 0.63 | 22 | 0.08 | 0.81 | 13 | 0.07 | 0.95 | 16 | 0.15 | 1.19 | 13 |
| | 90+ days past due | 0 | 0.44 | 15 | 0 | 0.39 | 15 | 0 | 0.45 | 14 | 0 | 0.63 | 13 | 0 | 0.78 | 12 |
| | Nonaccrual | 0 | 0.11 | 35 | 0 | 0.08 | 37 | 0 | 0.10 | 36 | 0 | 0.05 | 37 | 0 | 0.11 | 35 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | | | | | | | | | |
|---|------------|------------|------------|------------|------------|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| Common Equity Tier 1 Capital | | | | | | | | | | | | | | |
| Common stock plus related surplus | 3,627,072 | 3,733,201 | 3,687,194 | 3,726,711 | 3,829,265 | | | | | | | | | |
| Retained earnings | 2,962,036 | 2,681,216 | 2,843,415 | 2,508,370 | 2,140,968 | | | | | | | | | |
| Accumulated other comprehensive income (AOCI) | 1,198 | 1,101 | 1,809 | 769 | 602 | | | | | | | | | |
| Common equity tier 1 minority interest | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Common equity tier 1 capital before adjustments/deductions | 6,590,306 | 6,415,518 | 6,532,418 | 6,235,850 | 5,970,835 | | | | | | | | | |
| Common Equity Tier 1 Capital: Adjustments/Deductions | | | | | | | | | | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 3,276,505 | 3,285,303 | 3,280,694 | 3,289,980 | 3,292,136 | | | | | | | | | |
| Accumulated other comprehensive income-related adjustments | 1,198 | 1,101 | 1,809 | 769 | 602 | | | | | | | | | |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Subtotal: | 3,312,603 | 3,129,114 | 3,249,915 | 2,945,101 | 2,678,097 | | | | | | | | | |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Common equity tier 1 capital | 3,312,603 | 3,129,114 | 3,249,915 | 2,945,101 | 2,678,097 | | | | | | | | | |
| Additional Tier 1 Capital | | | | | | | | | | | | | | |
| Additional tier 1 capital instruments and related surplus | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Tier 1 minority interest not included in common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Additional tier 1 capital before deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Less: Additional tier 1 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Additional tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Tier 1 Capital | 3,312,603 | 3,129,114 | 3,249,915 | 2,945,101 | 2,678,097 | | | | | | | | | |
| Tier 2 Capital | | | | | | | | | | | | | | |
| Tier 2 capital instruments and related surplus | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Allowance for loan and lease losses in tier 2 capital | 141,847 | 92,293 | 75,788 | 105,476 | 87,469 | | | | | | | | | |
| Exited advanced approach eligible credit reserves | | | | | | | | | | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | | | | | | | | | | |
| Tier 2 capital before deductions | 141,847 | 92,293 | 75,788 | 105,476 | 87,469 | | | | | | | | | |
| Exited advanced approach tier 2 capital before deductions | | | | | | | | | | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Tier 2 capital | 141,847 | 92,293 | 75,788 | 105,476 | 87,469 | | | | | | | | | |
| Exited advanced approach tier 2 capital | | | | | | | | | | | | | | |
| Total capital | 3,454,450 | 3,221,407 | 3,325,703 | 3,050,577 | 2,765,566 | | | | | | | | | |
| Exited advanced approach total capital | | | | | | | | | | | | | | |
| Total Assets for Capital Ratios | | | | | | | | | | | | | | |
| Average total consolidated assets, adjusted | 37,856,025 | 36,207,094 | 37,062,496 | 33,761,760 | 28,990,935 | | | | | | | | | |
| Less: Deductions from common equity tier 1 capital | 3,276,505 | 3,285,303 | 3,280,694 | 3,289,980 | 3,292,136 | | | | | | | | | |
| Less: Other deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | |
| Total assets for leverage ratio | 34,579,520 | 32,921,791 | 33,781,802 | 30,471,780 | 25,698,799 | | | | | | | | | |
| Total risk-weighted assets | 21,708,004 | 20,503,495 | 21,528,523 | 21,431,745 | 21,776,813 | | | | | | | | | |
| Exited advanced approach total RWA | | | | | | | | | | | | | | |
| Capital Ratios | | | | | | | | | | | | | | |
| Common equity tier 1 capital, column A | 15.26 | 11.85 | 87 | 15.26 | 12.66 | | | | | | | | | |
| Common equity tier 1 capital, column B | 0 | 0.26 | 46 | 0 | 0.29 | | | | | | | | | |
| Tier 1 capital, column A | 15.26 | 12.53 | 84 | 15.26 | 13.44 | | | | | | | | | |
| Tier 1 capital, column B | 0 | 0.31 | 46 | 0 | 0.33 | | | | | | | | | |
| Total capital, column A | 15.91 | 14.37 | 78 | 15.71 | 15.42 | | | | | | | | | |
| Total capital, column B | 0 | 0.34 | 46 | 0 | 0.37 | | | | | | | | | |
| Tier 1 leverage | 9.58 | 9.08 | 69 | 9.50 | 9.11 | | | | | | | | | |
| Supplementary leverage ratio, advanced approaches HCs | 6.62 | | | 6.95 | 6.71 | | | | | | | | | |
| | | | | | | | | | | | | | | |
| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| 15.26 | 11.85 | 87 | 15.26 | 12.66 | 85 | 15.10 | 12.37 | 86 | 13.74 | 12.35 | 77 | 12.30 | 12.11 | 57 |
| 0 | 0.26 | 46 | 0 | 0.29 | 46 | 0 | 0.29 | 46 | 0 | 0.30 | 46 | 0 | 0.29 | 46 |
| 15.26 | 12.53 | 84 | 15.26 | 13.44 | 82 | 15.10 | 13.11 | 80 | 13.74 | 13.08 | 70 | 12.30 | 12.78 | 46 |
| 0 | 0.31 | 46 | 0 | 0.33 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 |
| 15.91 | 14.37 | 78 | 15.71 | 15.42 | 64 | 15.45 | 14.91 | 64 | 14.23 | 15.23 | 36 | 12.70 | 14.36 | 20 |
| 0 | 0.34 | 46 | 0 | 0.37 | 46 | 0 | 0.37 | 46 | 0 | 0.39 | 46 | 0 | 0.38 | 46 |
| 9.58 | 9.08 | 69 | 9.50 | 9.11 | 68 | 9.62 | 8.98 | 69 | 9.67 | 9.13 | 72 | 10.42 | 9.76 | 70 |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | Percent Change | |
|---|------------|---------|--|------------|---------|--|------------|---------|--|------------|---------|--|------------|---------|--|----------------|--------|
| | | | | | | | | | | | | | | | | 1-Year | 5-Year |
| Insurance Activities | | | | | | | | | | | | | | | | | |
| Total insurance underwriting assets | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty assets | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Reinsurance recoverables (P/C) | | | | | | | | | | | | | | | | | |
| Total life and health assets | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Reinsurance recoverables (L/H) | | | | | | | | | | | | | | | | | |
| Separate account assets (L/H) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total insurance underwriting equity | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty equity | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total life and health equity | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total insurance underwriting net income | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total property and casualty | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Total life and health | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Claims and claims adjusted expense reserves (P/C) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Unearned premiums (P/C) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Policyholder benefit and contractholder funds (L/H) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Separate account liabilities (L/H) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Insurance activities revenue | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Other insurance activities income | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Insurance and reinsurance underwriting income | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Premiums | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Credit related insurance underwriting | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Other insurance underwriting | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Insurance benefits, losses, expenses | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Net assets of insurance underwriting subsidiaries | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | |
| Life insurance assets | | 329,554 | | | 325,560 | | | 327,199 | | | 324,423 | | | 322,065 | | 1.23 | 30.53 |

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | | | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|-----|----------|-----|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| Analysis Ratios | | | | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 39 | 0 | 0.01 | 37 | | | |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 51.63 | | | 52.30 | | | 53.11 | | | 53.67 | | | 51.47 | | | | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 48.37 | | | 47.70 | | | 46.89 | | | 46.33 | | | 48.53 | | | | | |
| Separate account assets (L/H) / Total life assets | 11.61 | | | 13.29 | | | 13.40 | | | 11.24 | | | 7.26 | | | | | |
| Insurance activities revenue / Adjusted operating income | 0 | 0.36 | 13 | 0 | 0.37 | 11 | 0 | 0.36 | 11 | 0 | 0.41 | 11 | 0 | 0.47 | 11 | | | |
| Premium income / Insurance activities revenue | 3.08 | | | 3.14 | | | 2.76 | | | 2.84 | | | 7.32 | | | | | |
| Credit related premium income / Total premium income | 34.56 | | | 30.92 | | | 32.99 | | | 38.23 | | | 34.91 | | | | | |
| Other premium income / Total premium income | 65.44 | | | 69.08 | | | 67.01 | | | 61.77 | | | 65.09 | | | | | |
| Insurance underwriting net income / Consolidated net income | 0 | 0.02 | 44 | 0 | 0.02 | 44 | 0 | 0.02 | 44 | 0 | 0.03 | 44 | 0 | 0.08 | 39 | | | |
| Insurance net income (P/C) / Equity (P/C) | 18.14 | | | 21.10 | | | 23.22 | | | 15.59 | | | 19.86 | | | | | |
| Insurance net income (L/H) / Equity (L/H) | 163.24 | | | 5.07 | | | 4.49 | | | 3.62 | | | 5.13 | | | | | |
| Insurance benefits, losses, expenses / Insurance premiums | 3,806.36 | | | -395.05 | | | 927.51 | | | 447.82 | | | 233.61 | | | | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | 0.07 | | | 0.07 | | | 0.07 | | | 0.07 | | | 0.15 | | | | | |
| Reinsurance recovery (L/H) / Total assets (L/H) | 0 | | | 0 | | | 0 | | | 0 | | | 0.15 | | | | | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 | | | |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 9.16 | 12.13 | 39 | 9.49 | 11.54 | 40 | 9.25 | 12 | 37 | 9.95 | 11.03 | 44 | 11.65 | 11.51 | 47 | | | |
| Broker-Dealer Activities | | | | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries (\$000) | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0 | 0.53 | 37 | 0 | 0.47 | 38 | 0 | 0.46 | 37 | 0 | 0.75 | 37 | 0 | 1.39 | 34 | | | |

Foreign Activities

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | |
|--|------------|------------|-------|------------|-------|------------|--------|------------|-------|
| Foreign Activities | | | | | | | | | |
| Total foreign loans and leases | 2,179 | | 7,054 | | 6,573 | | 8,749 | | 2,937 |
| Real estate loans..... | 1,407 | | 6,532 | | 5,950 | | 8,131 | | 2,913 |
| Commercial and industrial loans | 772 | | 522 | | 623 | | 618 | | 24 |
| Loans to depository institutions and other banks acceptances | 0 | | 0 | | 0 | | 0 | | 0 |
| Loans to foreign governments and institutions | 0 | | 0 | | 0 | | 0 | | 0 |
| Loans to individuals | 0 | | 0 | | 0 | | 0 | | 0 |
| Agricultural loans..... | 0 | | 0 | | 0 | | 0 | | 0 |
| Other foreign loans..... | 0 | | 0 | | 0 | | 0 | | 0 |
| Lease financing receivables..... | 0 | | 0 | | 0 | | 0 | | 0 |
| Debt securities | 0 | | 0 | | 0 | | 0 | | 0 |
| Interest-bearing bank balances | 0 | | 0 | | 0 | | 0 | | 0 |
| Total selected foreign assets | 2,179 | | 7,054 | | 6,573 | | 8,749 | | 2,937 |
| Total foreign deposits | 0 | | 0 | | 0 | | 0 | | 0 |
| Interest-bearing deposits | 0 | | 0 | | 0 | | 0 | | 0 |
| Non-interest-bearing deposits..... | 0 | | 0 | | 0 | | 0 | | 0 |
| Analysis Ratios | | | | | | | | | |
| Yield: Foreign loans | 0 | 0.77 | 32 | 0 | 0.64 | 34 | 0 | 0.66 | 33 |
| Cost: Interest-bearing deposits..... | 0.25 | | | 0.12 | | | 0.14 | | |
| Net Losses as a Percent of Foreign Loans by Type | | | | | | | | | |
| Real estate loans | | 0.37 | | | 0.26 | | | 0.20 | |
| Commercial and industrial loans | | 0.61 | | | 1.03 | | | 0.79 | |
| Foreign governments and institutions | | 0 | | | 0 | | | 0 | |
| Growth Rates | | | | | | | | | |
| Net loans and leases..... | -69.11 | 11.61 | 10 | -16.29 | -1.19 | 25 | -24.87 | 6.83 | 16 |
| Total selected assets..... | -69.11 | 18.50 | 7 | -16.29 | 3.19 | 21 | -24.87 | 9.48 | 15 |
| Deposits | | -4.80 | | | 9.07 | | | 0.73 | |
| | | | | | | | | | |
| | | | | | | | | | |

Servicing, Securitization and Asset Sale Activities—Part 1

| Activity | Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|---|
| | | 1-Year | 5-Year | | | | | |
| Securitization activities | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retained credit exposure | | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Unused commitments to provide liquidity (servicer advance) | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Seller's interest carried as securities and loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Activity as a Percent of Total Assets | | | | | | | | |
| Securitization activities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit card receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Auto loans | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial and Industrial loans | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| All other loans and leases | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Asset-backed commercial paper conduits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) | | | | | | | | |
| 1–4 family residential loans | | | | | | | | |
| Home equity lines | | | | | | | | |
| Credit card receivables | | | | | | | | |
| Auto loans and other consumer loans | | | | | | | | |
| Commercial and industrial loans | | | | | | | | |
| All other loans and leases | | | | | | | | |

Servicing, Securitization and Asset Sale Activities—Part 2

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | |
|---|------------|------------|------------|------------|------------|----------------|
| Percent of Total Securitization Activities by Type | | | | | | |
| Retained credit exposure..... | | | | | | |
| 1–4 family residential loans..... | | | | | | |
| Home equity lines..... | | | | | | |
| Credit card receivables..... | | | | | | |
| Auto loans..... | | | | | | |
| Commercial and industrial loans..... | | | | | | |
| All other loans and leases..... | | | | | | |
| Unused commitments to provide liquidity (servicer advance)..... | | | | | | |
| Seller's interest carried as securities and loans | | | | | | |
| Home equity lines..... | | | | | | |
| Credit card receivables..... | | | | | | |
| Commercial and industrial loans | | | | | | |
| Percent of Tier 1 Capital | | | | | | |
| Total retained credit exposure..... | 0 | 0 | 0 | 0 | 0 | |
| Total retained credit exposure and asset sale credit exposure | 0 | 0 | 0 | 0 | 0 | |
| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |
| | | | | | | 1-Year |
| | | | | | | 5-Year |
| 30–89 Days Past Due Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commcial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total 30–89 days past due securitized assets..... | 0 | 0 | 0 | 0 | 0 | |
| 90+ Days Past Due Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total 90+ days past due securitized assets | 0 | 0 | 0 | 0 | 0 | |
| Total past due securitized assets..... | 0 | 0 | 0 | 0 | 0 | |
| Net Losses on Securitized Assets | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | |
| Home equity lines..... | 0 | 0 | 0 | 0 | 0 | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | |
| Total net losses on securitized assets..... | 0 | 0 | 0 | 0 | 0 | |

Servicing, Securitization and Asset Sale Activities—Part 3

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| 30–89 Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | | | | | |
| 90+ Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | | | | | |
| Total past due securitized assets percent of securitized assets | | | | | |
| Net Loss on Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | | | | | |
| 30–89 Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 30–89 days | | | | | |
| 90+ Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total managed loans past due 90+ days | | | | | |
| Total Past Due Managed Assets | | | | | |
| Net Losses on Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Net Losses on Managed Assets Percent of Total Managed Assets | | | | | |

Parent Company Income Statement

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Operating Income | | | | | | | |
| Income from bank subsidiaries | 157,721 | 91,000 | 229,088 | 351,213 | 551,730 | 73.32 | 235.58 |
| Dividends | 157,721 | 91,000 | 229,088 | 351,213 | 551,730 | 73.32 | 235.58 |
| Interest | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Income from nonbank subsidiaries | 0 | 0 | 0 | 0 | 0 | 4 | |
| Dividends | 0 | 0 | 0 | 0 | 0 | 0 | |
| Interest | 0 | 0 | 0 | 0 | 0 | 4 | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other income | 0 | 0 | 0 | 0 | 0 | 0 | |
| Income from subsidiary holding companies | | | | | | | |
| Dividends | | | | | | | |
| Interest | | | | | | | |
| Management and service fees | | | | | | | |
| Other income | | | | | | | |
| Total income from subsidiaries | 157,721 | 91,000 | 229,088 | 351,213 | 551,734 | 73.32 | 235.58 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 0 | | |
| Other operating income | 4 | 7 | 14 | 21 | 27 | -42.86 | -75.00 |
| Total operating income | 157,725 | 91,007 | 229,102 | 351,234 | 551,761 | 73.31 | 235.47 |
| Operating Expenses | | | | | | | |
| Personnel expenses | 5,600 | 6,490 | 12,572 | 12,710 | 10,606 | -13.71 | 64.51 |
| Interest expense | 0 | 0 | 0 | 5,498 | 1,000 | | |
| Other expenses | 366 | 432 | 1,993 | 1,391 | 7,422 | -15.28 | 10.24 |
| Provision for loan and lease losses | 0 | 0 | 0 | 0 | 0 | | |
| Total operating expenses | 5,966 | 6,922 | 14,565 | 19,599 | 19,028 | -13.81 | 59.69 |
| Income (loss) before taxes | 151,759 | 84,085 | 214,537 | 331,635 | 532,733 | 80.48 | 250.64 |
| Applicable income taxes (credit) | -745 | -730 | -1,886 | -7,202 | -2,856 | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | 152,504 | 84,815 | 216,423 | 338,837 | 535,589 | 79.81 | 239.58 |
| Equity in undistributed income of subsidiaries | 98,312 | 179,105 | 302,874 | 190,067 | -203,037 | -45.11 | 6.62 |
| Bank subsidiaries | 98,312 | 179,105 | 302,874 | 190,067 | -203,037 | -45.11 | 6.62 |
| Nonbank subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | | |
| Net income (loss) | 250,816 | 263,920 | 519,297 | 528,904 | 332,552 | -4.97 | 82.92 |
| Memoranda | | | | | | | |
| Bank net income | 256,033 | 270,105 | 531,962 | 541,280 | 348,693 | -5.21 | 83.92 |
| Nonbank net income | 0 | 0 | 0 | 0 | 0 | | |
| Subsidiary holding companies' net income | 0 | 0 | 0 | 0 | 0 | | |

Parent Company Balance Sheet

| | Dollar Amount in Thousands | 06/30/2022 | % of Total Assets | 06/30/2021 | % of Total Assets | 12/31/2021 | % of Total Assets | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
| | | | | | | | | | | 1-Year | 5-Year |
| Assets | | | | | | | | | | | |
| Investment in bank subsidiaries | | 6,506,544 | 99.77 | 6,284,365 | 99.59 | 6,408,843 | 99.71 | 6,104,929 | 6,007,554 | 3.54 | 75.16 |
| Common and preferred stock | | 6,506,544 | 99.77 | 6,284,365 | 99.59 | 6,408,843 | 99.71 | 6,104,929 | 6,007,554 | 3.54 | 75.16 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment in nonbank subsidiaries | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Common and preferred stock | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment in subsidiary holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Common and preferred stock | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Assets Excluding Investment in Subsidiaries | | | | | | | | | | | |
| Net loans and leases | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities purchased (reverse repos) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash and due from affiliated depository institution | | 4,176 | 0.06 | 12,219 | 0.19 | 3,548 | 0.06 | 7,246 | 73,440 | -65.82 | -5.16 |
| Cash and due from unrelated depository institution | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Premises, furnishings, fixtures and equipment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Intangible assets | | 3,983 | 0.06 | 3,983 | 0.06 | 3,982 | 0.06 | 3,983 | 7,405 | 0.00 | 0.00 |
| Other assets | | 7,124 | 0.11 | 9,770 | 0.15 | 10,863 | 0.17 | 14,511 | 9,423 | -27.08 | -46.21 |
| Balance due from subsidiaries and related institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total assets | | 6,521,827 | 100.00 | 6,310,337 | 100.00 | 6,427,236 | 100.00 | 6,130,669 | 6,097,822 | 3.35 | 74.56 |
| Liabilities and Capital | | | | | | | | | | | |
| Deposits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities sold (repos) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial paper | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other borrowings 1 year or less | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Borrowings with maturity over 1 year | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated notes and debentures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 125,804 | | |
| Other liabilities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,183 | | |
| Balance due to subsidiaries and related institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total liabilities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 126,987 | | |
| Equity Capital | | 6,521,827 | 100 | 6,310,337 | 100 | 6,427,236 | 100 | 6,130,669 | 5,970,835 | 3.35 | 74.56 |
| Perpetual preferred stock (income surplus) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Common stock | | 91,196 | 1.40 | 92,935 | 1.47 | 92,170 | 1.43 | 92,571 | 94,746 | -1.87 | 31.24 |
| Common surplus | | 3,535,877 | 54.22 | 3,640,266 | 57.69 | 3,595,024 | 55.93 | 3,634,140 | 3,734,519 | -2.87 | 74.04 |
| Retained earnings | | 2,893,556 | 44.37 | 2,576,035 | 40.82 | 2,738,233 | 42.60 | 2,403,189 | 2,140,968 | 12.33 | 77.18 |
| Accumulated other comprehensive income | | 1,198 | 0.02 | 1,101 | 0.02 | 1,809 | 0.03 | 769 | 602 | 8.81 | -35.80 |
| Other equity capital components | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total liabilities and equity capital | | 6,521,827 | 100.00 | 6,310,337 | 100.00 | 6,427,236 | 100.00 | 6,130,669 | 6,097,822 | 3.35 | 74.56 |
| Memoranda | | | | | | | | | | | |
| Loans and advances from bank subsidiaries | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances from nonbank subsidiaries | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Notes payable to subsidiaries that issued TPS | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances from subsidiary holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated and long-term debt 1 year or less | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Guaranteed loans to banks, nonbanks, and holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Parent Company Analysis—Part 1

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-------|
| | BHC | Peer # 1 | Pct |
| Profitability | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 7.65 | 10.52 | 21 | 8.46 | 12.64 | 14 | 8.22 | 11.94 | 13 | 9.58 | 7.29 | 72 | 7.48 | 9.68 | 19 |
| Bank net income / Average equity investment in banks | 7.92 | 11.07 | 21 | 8.72 | 12.37 | 17 | 8.49 | 11.80 | 18 | 8.95 | 7.45 | 65 | 7.80 | 10.51 | 16 |
| Nonbank net income / Average equity investment in nonbanks | | 10.05 | | | 13.40 | | | 13.12 | | | 9.75 | | | | 7.89 |
| Subsidiary HCs net income / Average equity investment in sub HCs | | 9.42 | | | 11.92 | | | 10.11 | | | 7.01 | | | | 8.55 |
| Bank net income / Parent net income | 102.08 | 98.83 | 45 | 102.34 | 96.24 | 56 | 102.44 | 96.79 | 58 | 102.34 | 88.16 | 47 | 104.85 | 82.22 | 65 |
| Nonbank net income / Parent net income | 0 | 2.55 | 17 | 0 | 3.10 | 15 | 0 | 3.40 | 15 | 0 | 3.59 | 14 | 0 | 5.93 | 10 |
| Subsidiary holding companies' net income / Parent net income | | 80.71 | | | 67.52 | | | 65.35 | | | 68.34 | | | | 74 |
| Leverage | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 0 | 17.48 | 2 | 0 | 16.87 | 2 | 0 | 16.81 | 2 | 0 | 20.06 | 3 | 2.13 | 20.43 | 14 |
| Total debt / Equity capital | 0 | 12.15 | 12 | 0 | 11.60 | 11 | 0 | 11.71 | 11 | 0 | 14.41 | 10 | 2.11 | 14.31 | 32 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 0 | 14.28 | 8 | 0 | 13.82 | 7 | 0 | 13.63 | 8 | 0 | 16.67 | 6 | 2.11 | 16.36 | 17 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 0 | 12.21 | 12 | 0 | 11.69 | 11 | 0 | 11.77 | 11 | 0 | 14.68 | 10 | 2.11 | 14.56 | 32 |
| Total debt / Equity capital – excess over fair value | 0 | 12.27 | 12 | 0 | 11.71 | 11 | 0 | 11.81 | 11 | 0 | 14.52 | 10 | 2.11 | 14.51 | 32 |
| Long-term debt / Equity capital | 0 | 11.61 | 13 | 0 | 11.05 | 11 | 0 | 10.95 | 12 | 0 | 13.56 | 10 | 2.11 | 13.04 | 33 |
| Short-term debt / Equity capital | 0 | 0.43 | 39 | 0 | 0.48 | 41 | 0 | 0.57 | 38 | 0 | 0.77 | 38 | 0 | 1.02 | 36 |
| Current portion of long-term debt / Equity capital | 0 | 0.07 | 41 | 0 | 0.06 | 40 | 0 | 0.06 | 41 | 0 | 0.06 | 40 | 0 | 0.05 | 40 |
| Excess cost over fair value / Equity capital | 0 | 0.09 | 40 | 0 | 0.09 | 40 | 0 | 0.05 | 41 | 0 | 0.08 | 39 | 0 | 0.12 | 38 |
| Long-term debt / Consolidated long-term debt | | 39.62 | | | 39.10 | | | 39.86 | | 0 | 34.67 | 10 | 71.35 | 28.44 | 87 |
| Double Leverage | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 99.77 | 103.92 | 31 | 99.59 | 103.07 | 33 | 99.71 | 103.22 | 35 | 99.58 | 102.81 | 31 | 100.61 | 103.22 | 41 |
| Total investment in subs / Equity capital | 99.77 | 109.01 | 22 | 99.59 | 108.26 | 22 | 99.71 | 108.40 | 26 | 99.58 | 110.16 | 19 | 100.61 | 111.07 | 28 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Double Leverage Payback | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | -0.03 | 0.41 | 30 | -0.05 | 0.25 | 31 | -0.04 | 0.29 | 33 | -0.05 | 0.47 | 30 | 0.11 | 0.36 | 42 |
| Equity investment in subs – equity cap / Net income-div (X) | | 1.23 | | | 0.83 | | | 1.05 | | | 1.82 | | 0.18 | 1.22 | 14 |
| Coverage Analysis | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 161.71 | 126.15 | 71 | 100.24 | 138.64 | 37 | 122.50 | 152.85 | 40 | 191.88 | 136.59 | 80 | 382.09 | 177.68 | 91 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 170.91 | 116.54 | 72 | 111.70 | 130.64 | 46 | 130.66 | 154.48 | 44 | 196.57 | 147.24 | 76 | 388.87 | 190.27 | 91 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 106.14 | 92.87 | 65 | 111.70 | 103.17 | 62 | 104.46 | 98.54 | 60 | 83.20 | 134.08 | 17 | 151.77 | 116.34 | 76 |
| Pretax operating income + interest expense / Interest expense | | 1,457.38 | | | 1,479.01 | | | 1,835.33 | | 6,131.92 | 2,016.32 | 88 | 53,373.30 | 1,968.54 | 96 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | | 1,417.74 | | | 1,667.11 | | | 1,770.77 | | 6,131.92 | 1,539.23 | 92 | 53,373.30 | 1,632.83 | 98 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 165.16 | 140.52 | 67 | 99.92 | 153.06 | 33 | 124.33 | 174.12 | 35 | 195.86 | 150.43 | 75 | 424.74 | 210.80 | 89 |
| Fees + other income from subsidiaries / Salary + other expenses | 0 | 10.93 | 34 | 0 | 12.78 | 34 | 0 | 11.92 | 32 | 0 | 13.95 | 31 | 0 | 16.52 | 30 |
| Net income / Current part of long-term debt + preferred dividends (X) | | 28.68 | | | 41.77 | | | 47.61 | | | 35.64 | | | | 57.11 |
| Other Ratios | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 0.06 | 3.32 | 31 | 0.19 | 3.64 | 34 | 0.06 | 3.44 | 34 | 0.12 | 3.85 | 34 | 0 | 2.64 | 28 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.36 | | | 0.21 | | | 0.17 | | | 0.10 | | | | 0.04 |
| Nonaccrual | | 0.76 | | | 0.96 | | | 0.92 | | | 1.03 | | | | 0.54 |
| Total | | 1.12 | | | 1.17 | | | 1.09 | | | 1.13 | | | | 0.58 |
| Guaranteed Loans as a Percent of Equity Capital | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| To nonbank subsidiaries | 0 | 0.01 | 46 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| To subsidiary holding companies | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| Total | 0 | 0.01 | 46 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| As a Percent of Consolidated Holding Company Assets | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 0 | 1.69 | 16 | 0 | 1.79 | 15 | 0 | 1.76 | 16 | 0 | 2.66 | 14 | 0 | 5.62 | 12 |
| Combined thrift assets (reported only by bank holding companies) | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 |
| Combined foreign nonbank subsidiary assets | 0 | 0.05 | 40 | 0 | 0.07 | 40 | 0 | 0.06 | 40 | 0 | 0.08 | 38 | 0 | 0.19 | 36 |

Parent Company Analysis—Part 2

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Payout Ratios — Parent | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income..... | 62.62 | 82.17 | 45 | 107.38 | 78.46 | 76 | 85.14 | 66.37 | 70 | 51.30 | 81.10 | 27 | 24.07 | 57.84 | 20 |
| Dividends declared / Net income | 38.07 | 34 | 56 | 34.51 | 25.30 | 70 | 35.48 | 28.27 | 64 | 32.86 | 42.29 | 37 | 38.76 | 33.08 | 58 |
| Net income – dividends / Average equity..... | 4.74 | 7.04 | 27 | 5.54 | 9.64 | 17 | 5.30 | 8.62 | 20 | 6.43 | 4.14 | 79 | 4.58 | 6.46 | 22 |
| Percent of Dividends Paid | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 165.16 | 128.25 | 66 | 99.92 | 139.49 | 37 | 124.33 | 155.92 | 40 | 202.05 | 132.17 | 73 | 428.03 | 178.13 | 89 |
| Dividends from nonbank subsidiaries | 0 | 2.20 | 26 | 0 | 3.97 | 27 | 0 | 4.90 | 22 | 0 | 3.41 | 23 | 0 | 7.53 | 19 |
| Dividends from subsidiary holding companies..... | 0 | 2.84 | 45 | 0 | 6.36 | 45 | 0 | 5.91 | 45 | 0 | 4.85 | 44 | 0 | 21.40 | 42 |
| Dividends from all subsidiaries | 165.16 | 168.66 | 60 | 99.92 | 193.08 | 28 | 124.33 | 203.53 | 32 | 202.05 | 174.85 | 68 | 428.03 | 260.40 | 83 |
| Payout Ratios — Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 61.60 | 43.08 | 64 | 33.69 | 36.56 | 46 | 43.06 | 45.96 | 43 | 64.89 | 60.28 | 53 | 158.23 | 66.55 | 96 |
| Interest income from bank subsidiaries..... | 0 | 0.13 | 27 | 0 | 0.11 | 25 | 0 | 0.11 | 24 | 0 | 0.36 | 20 | 0 | 0.54 | 18 |
| Management and service fees from bank subsidiaries | 0 | 0.85 | 38 | 0 | 0.90 | 37 | 0 | 0.88 | 38 | 0 | 1.47 | 37 | 0 | 1.55 | 36 |
| Other income from bank subsidiaries..... | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 46 |
| Operating income from bank subsidiaries | 61.60 | 46.71 | 62 | 33.69 | 38.35 | 43 | 43.06 | 51.33 | 42 | 64.89 | 62.88 | 50 | 158.23 | 69.36 | 95 |
| Percent of Nonbank Net Income | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | | 45.98 | | | 54.17 | | | 62.63 | | | 56.39 | | | 82.95 | |
| Interest income from nonbank subsidiaries..... | | 2.85 | | | 2.35 | | | 2.44 | | | 7.38 | | | 20.25 | |
| Management and service fees from nonbank subsidiaries | | 0.54 | | | 0.63 | | | 0.37 | | | 0.86 | | | 1.92 | |
| Other income from nonbank subsidiaries..... | | 0.18 | | | 0.08 | | | 0.07 | | | 0.16 | | | 1.06 | |
| Operating income from nonbank subsidiaries | | 54.49 | | | 76.16 | | | 87.22 | | | 79.84 | | | 150.41 | |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | 87.73 | | | 31 | | | 38.10 | | | 43.51 | | | 61.23 | |
| Interest income from subsidiary holding companies | | 13.26 | | | 5.39 | | | 5.26 | | | 8.40 | | | 6.54 | |
| Management and service fees from subsidiary holding companies..... | | 0.33 | | | 0.37 | | | 0.73 | | | 0.44 | | | 0.36 | |
| Other income from subsidiary holding companies..... | | -3.08 | | | -0.43 | | | -0.40 | | | 0.01 | | | 0.29 | |
| Operating income from subsidiary holding companies..... | | 98.24 | | | 39.64 | | | 58.37 | | | 55.20 | | | 76.49 | |
| Dependence on Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 100 | 65.33 | 90 | 99.99 | 67.82 | 91 | 99.99 | 74.16 | 90 | 99.99 | 69.76 | 92 | 99.99 | 67.32 | 95 |
| Interest income from bank subsidiaries..... | 0 | 0.78 | 25 | 0 | 0.39 | 24 | 0 | 0.23 | 23 | 0 | 0.63 | 20 | 0 | 0.80 | 18 |
| Management and service fees from bank subsidiaries | 0 | 1.33 | 38 | 0 | 2.08 | 36 | 0 | 1.44 | 37 | 0 | 1.87 | 37 | 0 | 1.81 | 36 |
| Other income from bank subsidiaries..... | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.02 | 46 | 0 | 0.04 | 45 | 0 | 0.03 | 44 |
| Operating income from bank subsidiaries | 100 | 75.26 | 80 | 99.99 | 81.78 | 87 | 99.99 | 83.13 | 85 | 99.99 | 82.20 | 88 | 99.99 | 78.80 | 92 |
| Dividends from nonbank subsidiaries | 0 | 3.28 | 25 | 0 | 2.67 | 26 | 0 | 3.07 | 21 | 0 | 1.95 | 23 | 0 | 2.65 | 19 |
| Interest income from nonbank subsidiaries..... | 0 | 0.24 | 38 | 0 | 0.35 | 37 | 0 | 0.18 | 36 | 0 | 0.73 | 36 | 0 | 1.19 | 60 |
| Management and service fees from nonbank subsidiaries | 0 | 0.01 | 43 | 0 | 0.02 | 42 | 0 | 0.01 | 42 | 0 | 0.02 | 42 | 0 | 0.06 | 41 |
| Other income from nonbank subsidiaries..... | 0 | 0 | 47 | 0 | 0.01 | 47 | 0 | 0.01 | 45 | 0 | 0.01 | 46 | 0 | 0.04 | 44 |
| Operating income from nonbank subsidiaries | 0 | 5.58 | 20 | 0 | 6.48 | 17 | 0 | 4.67 | 14 | 0 | 4.70 | 16 | 0 | 7.29 | 22 |
| Dividends from subsidiary holding companies..... | 0 | 1.79 | 45 | 0 | 2.43 | 45 | 0 | 2.10 | 45 | 0 | 2.53 | 44 | 0 | 4.52 | 43 |
| Interest income from subsidiary holding companies | 0 | 0.01 | 46 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.11 | 44 | 0 | 0.20 | 44 |
| Management and service fees from subsidiary holding companies..... | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 | 0 | 0 | 49 |
| Other income from subsidiary holding companies..... | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 48 |
| Operating income from subsidiary holding companies..... | 0 | 3.21 | 44 | 0 | 3.96 | 44 | 0 | 3.91 | 43 | 0 | 4.56 | 42 | 0 | 6.08 | 40 |
| Loans and advances from subsidiaries / Short term debt..... | | 189.04 | | | 135.34 | | | 158.10 | | | 135.13 | | | 83.37 | |
| Loans and advances from subsidiaries / Total debt | | 28.16 | | | 28.31 | | | 26.38 | | | 27.08 | | 0 | 28.33 | 11 |